



STIC Search Report

EIC 3600

STIC Database Tracking Number: 109473

TO: Kelly Campen
Location: PK5 7A19
Art Unit: 3624
Wednesday, December 03, 2003

Case Serial Number: 09/580273

From: Elizabeth Deal *ED*
Location: EIC 3600
PK5-Suite 804
Phone: 305-5783

elizabeth.deal@uspto.gov

Search Notes

Dear Kelly,

Attached are the results of the above-referenced search. If you have any questions or comments, please feel free to contact me.

Libby

12

705/34

Business Methods Cases

Search mandatory files for 705 cases
and cases cross referenced in 705.

705/ 36-38

SEARCH REQUEST FORM**Scientific and Technical Information Center**

Examiner# : 73843, K. S. Campen

Art Unit : 3624

Phone Number: 703 308-0780

Date: 12-2-2003

Serial Number 04/580273

MailBox & Bldg/Room Location: CPK 5 7a19/Cpk5 7u03

Results Format Preferred (circle): Paper, Disk, or E-mail

If more than one search is submitted, please prioritize searches in order of need.

Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched. Include the elected species or structures, keywords, synonyms, acronyms, and registry numbers, and combine with the concept or utility of the invention.

Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc., if known. Please attach a copy of the cover sheet, pertinent claims, and abstract.

Title of Invention: Please see attached sheets

Inventors (please provide full names): See attached BIB Data Sheet

Earliest Priority Filing Date: see attached sheet

For Sequence Searches Only Please include all pertinent information (parent, child, divisional, or issued patent numbers) along with the appropriate serial number.

Some suggested search terms:

Please search the highlighted claims (or the first claim). Thank you so much! Kelly Campen



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BIBDATASHEET

CONFIRMATION NO. 9396

Bib Data Sheet

SERIAL NUMBER 09/580,273	FILING DATE 05/25/2000 RULE	CLASS 705	GROUP ART UNIT 3624	ATTORNEY DOCKET NO. AND1P569
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APPLICANTS

Ronald E. Sloan, Toronto, CANADA;

Stephen B. Slutsky, Toronto, CANADA;

** CONTINUING DATA *****

** FOREIGN APPLICATIONS *****

IF REQUIRED, FOREIGN FILING LICENSE GRANTED

** 06/26/2000

Foreign Priority claimed <input type="checkbox"/> yes <input type="checkbox"/> no	STATE OR	SHEETS	TOTAL	INDEPENDENT
35 USC 119 (a-d) conditions met <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> Met after Allowance	COUNTRY	DRAWING	CLAIMS	CLAIMS
Verified and Acknowledged Examiner's Signature _____ Initials _____	CANADA	40	18	3

ADDRESS

29838
OPPENHEIMER WOLFF & DONNELLY, LLP (ACCENTURE)
PLAZA VII, SUITE 3300
45 SOUTH SEVENTH STREET
MINNEAPOLIS , MN
55402-1609

TITLE

System, method and article of manufacture for forecasting and street testing using a network-based personal investment manager

FILING FEE RECEIVED 840	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:	<input type="checkbox"/> All Fees <input type="checkbox"/> 1.16 Fees (Filing) <input type="checkbox"/> 1.17 Fees (Processing Ext. of time) <input type="checkbox"/> 1.18 Fees (Issue) <input type="checkbox"/> Other _____ <input type="checkbox"/> Credit
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CLAIMS

What is claimed is:

- 1 1. A method for forecasting and stress testing comprising the steps of:
2 (a) obtaining current positions of one or more investments of a user via a
3 network;
4 (b) filtering the investments based on selected securities characteristics;
5 (c) generating a forecast and stress analysis based on selected portfolio
6 characteristics of the current positions; and
7 (d) transmitting the forecast and stress analysis to the user utilizing the network.
- 1 2. A method as recited in claim 1, wherein the step of generating the forecast
2 and stress analysis includes projecting a current value of the current positions
3 forward using a compound growth factor.
- 1 3. A method as recited in claim 1, wherein the step of generating the forecast
2 and stress analysis includes projecting a current value of the current positions
3 forward using a volatility from a historical portfolio analysis.
- 1 4. A method as recited in claim 1, wherein the step of generating the forecast
2 and stress analysis includes applying compound growth and volatility using
3 back-tested parameters to determine a future portfolio value.
- 1 5. A method as recited in claim 1, wherein the step of generating the forecast
2 and stress analysis includes representing growth as an annuity with regular
3 contributions to determine a further portfolio value.
- 1 6. A method as recited in claim 1, further including the step of determining a
2 future portfolio value when future markets are different from past markets.

1 7. A computer program embodied on a computer readable medium for
2 forecasting and stress testing comprising:
3 (a) a code segment for obtaining current positions of one or more investments of
4 a user via a network;
5 (b) a code segment for filtering the investments based on selected securities
6 characteristics;
7 (c) a code segment for generating a forecast and stress analysis based on
8 selected portfolio characteristics of the current positions; and
9 (d) a code segment for transmitting the forecast and stress analysis to the user
10 utilizing the network.

1 8. A computer program as recited in claim 7, wherein the code segment for
2 generating the forecast and stress analysis includes a code segment for
3 projecting a current value of the current positions forward using a compound
4 growth factor.

1 9. A computer program as recited in claim 7, wherein the code segment for
2 generating the forecast and stress analysis includes a code segment for
3 projecting a current value of the current positions forward using a volatility
4 from a historical portfolio analysis.

1 10. A computer program as recited in claim 7, wherein the code segment for
2 generating the forecast and stress analysis includes a code segment for
3 applying compound growth and volatility using back-tested parameters to
4 determine a future portfolio value.

1 11. A computer program as recited in claim 7, wherein the code segment for
2 generating the forecast and stress analysis includes a code segment for
3 representing growth as an annuity with regular contributions to determine a
4 further portfolio value.

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12. A computer program as recited in claim 7, further including a code segment for determining a future portfolio value when future markets are different from past markets.
13. A system for forecasting and stress testing comprising:
- (a) logic for obtaining current positions of one or more investments of a user via a network;
 - (b) logic for filtering the investments based on selected securities characteristics;
 - (c) logic for generating a forecast and stress analysis based on selected portfolio characteristics of the current positions; and
 - (d) logic for transmitting the forecast and stress analysis to the user utilizing the network.
14. A system as recited in claim 13, wherein the logic for generating the forecast and stress analysis includes logic for projecting a current value of the current positions forward using a compound growth factor.
15. A system as recited in claim 13, wherein the logic for generating the forecast and stress analysis includes logic for projecting a current value of the current positions forward using a volatility from a historical portfolio analysis.
16. A system as recited in claim 13, wherein the logic for generating the forecast and stress analysis includes logic for applying compound growth and volatility using back-tested parameters to determine a future portfolio value.
17. A system as recited in claim 13, wherein the logic for generating the forecast and stress analysis includes logic for representing growth as an annuity with regular contributions to determine a further portfolio value.
18. A system as recited in claim 13, further including logic for determining a future portfolio value when future markets are different from past markets.

File 347: JAPIO Oct 1976-2003/Jul (Updated 031105)
 (c) 2003 JPO & JAPIO
 File 348: EUROPEAN PATENTS 1978-2003/Nov W04
 (c) 2003 European Patent Office
 File 349: PCT FULLTEXT 1979-2002/UB=20031127, UT=20031120
 (c) 2003 WIPO/Univentio
 File 350: Derwent WPIX 1963-2003/UD, UM & UP=200377
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 (c) 2003 Institution of Electrical Engineers
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 (c) 2003 The New York Times
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 (c) 2003 The New York Times
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 (c) 2003 The HW Wilson Co.
 File 139: EconLit 1969-2003/Nov
 (c) 2003 American Economic Association
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 File 9: Business & Industry(R) Jul/1994-2003/Dec 02
 (c) 2003 Resp. DB Svcs.
 File 610: Business Wire 1999-2003/Dec 03
 (c) 2003 Business Wire.
 File 810: Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 275: Gale Group Computer DB(TM) 1983-2003/Dec 02
 (c) 2003 The Gale Group
 File 476: Financial Times Fulltext 1982-2003/Dec 03
 (c) 2003 Financial Times Ltd
 File 624: McGraw-Hill Publications 1985-2003/Dec 02
 (c) 2003 McGraw-Hill Co. Inc
 File 636: Gale Group Newsletter DB(TM) 1987-2003/Dec 02
 (c) 2003 The Gale Group
 File 621: Gale Group New Prod. Annou. (R) 1985-2003/Dec 02
 (c) 2003 The Gale Group
 File 613: PR Newswire 1999-2003/Dec 02
 (c) 2003 PR Newswire Association Inc
 File 813: PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
 File 16: Gale Group PROMT(R) 1990-2003/Dec 02
 (c) 2003 The Gale Group
 File 160: Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 634: San Jose Mercury Jun 1985-2003/Dec 02
 (c) 2003 San Jose Mercury News
 File 148: Gale Group Trade & Industry DB 1976-2003/Dec 02
 (c) 2003 The Gale Group
 File 20: Dialog Global Reporter 1997-2003/Dec 03
 (c) 2003 The Dialog Corp.
 File 625: American Banker Publications 1981-2003/Dec 03
 (c) 2003 American Banker
 File 268: Banking Info Source 1981-2003/Nov W4
 (c) 2003 ProQuest Info & Learning
 File 626: Bond Buyer Full Text 1981-2003/Dec 03
 (c) 2003 Bond Buyer

Set	Items	Description
S1	37	AU='SLOAN R' OR AU='SLOAN R E' OR AU='SLOAN RONALD E'
S2	88	AU='SLOAN, R' OR AU='SLOAN, R.' OR AU='SLOAN, R. E.'
S3	33	AU='SLUTSKY S':AU='SLUTSKY STEPHEN B'
S4	21	AU='SLUTSKY, S.' OR AU='SLUTSKY, STEVE' OR AU='SLUTSKY, ST-EVEN'
S5	28	(S1 OR S2 OR S3 OR S4) AND (INVEST? OR SECURITIES)
S6	5	(S1 OR S2 OR S3 OR S4) AND (FORECASTING OR (STREET(1W)TEST-ING))
S7	3	(S1 OR S2 OR S3 OR S4) AND STRESS()TESTING

5/TI,PY,AZ,AA,AN/1 (Item 1 from file: 349)
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01011342

AUTOMATED COACHING FOR A FINANCIAL MODELING AND COUNSELING SYSTEM
SYSTEME D'ACCOMPAGNEMENT AUTOMATISE POUR SYSTEME DE MODELISATION ET DE
CONSEIL FINANCIERS

Application: WO 2002US25492 20020809 (PCT/WO US0225492)
Publication Year: 2003

5/TI,PY,AZ,AA,AN/2 (Item 2 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00988010

A FINANCIAL PLANNING AND COUNSELING SYSTEM PROJECTING USER CASH FLOW
SYSTEME DE CONSEIL ET DE PLANIFICATION FINANCIERE PROJETANT LE FLUX DE
TRESORERIE DE L'UTILISATEUR

Application: WO 2002US25500 20020808 (PCT/WO US0225500)
Publication Year: 2003

5/TI,PY,AZ,AA,AN/3 (Item 3 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00988008

FINANCIAL PORTFOLIO RISK MANAGEMENT
GESTION DU RISQUE DU PORTEFEUILLE FINANCIER

Application: WO 2002US25491 20020809 (PCT/WO US0225491)
Publication Year: 2003

5/TI,PY,AZ,AA,AN/4 (Item 4 from file: 349)
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00988007

COMMUNICATION INTERFACE FOR A FINANCIAL MODELING AND COUNSELING SYSTEM
INTERFACE DE COMMUNICATION POUR SYSTEME DE MODELISATION ET DE CONSEIL
FINANCIER

Application: WO 2002US25488 20020809 (PCT/WO US0225488)
Publication Year: 2003

5/TI,PY,AZ,AA,AN/5 (Item 5 from file: 349)
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00985862

FINANCIAL MODELING AND COUNSELING SYSTEM
SYSTEME DE MODELISATION ET DE CONSEIL FINANCIER

Application: WO 2002US25489 20020809 (PCT/WO US0225489)
Publication Year: 2003

5/TI,PY,AZ,AA,AN/6 (Item 6 from file: 349)
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00833781

A USER INTERFACE FOR A FINANCIAL MODELING SYSTEM
INTERFACE UTILISATEUR POUR SYSTEME DE MODELE FINANCIER

Application: WO 2000US41855 20001101 (PCT/WO US0041855)
Publication Year: 2001

5/TI,PY,AZ,AA,AN/7 (Item 7 from file: 349)
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00804463

COMMUNICATION INTERFACE FOR A FINANCIAL MODELING AND COUNSELING SYSTEM
INTERFACE DE COMMUNICATION DESTINEE A UN SYSTEME DE MODELISATION ET DE
CONSEIL FINANCIERS

Application: WO 2000US41850 20001101 (PCT/WO US0041850)
Publication Year: 2001

5/TI,PY,AZ,AA,AN/8 (Item 8 from file: 349)
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00800768

A FINANCIAL PLANNING AND COUNSELING SYSTEM PROJECTING USER CASH FLOW
PROJECTION EN MATIERE DE SYSTEME DE CONSEILS ET DE PLANIFICATION FINANCIERS

Application: WO 2000US41872 20001101 (PCT/WO US0041872)
Publication Year: 2001

5/TI,PY,AZ,AA,AN/9 (Item 9 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00800767

AUTOMATED COACHING FOR A FINANCIAL MODELING AND COUNSELING SYSTEM
SYSTEME DE GUIDAGE AUTOMATIQUE PERMETTANT LA MODELISATION ET LA FOURNITURE
DE CONSEILS PROFESSIONNELS FINANCIERS

Application: WO 2000US41852 20001101 (PCT/WO US0041852)
Publication Year: 2001

5/TI,PY,AZ,AA,AN/10 (Item 10 from file: 349)
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00800763

FINANCIAL MODELING AND COUNSELING SYSTEM
SYSTEME DE MODELISATION ET DE CONSEILS FINANCIERS

Application: WO 2000US30389 20001101 (PCT/WO US0030389)
Publication Year: 2001

5/TI,PY,AZ,AA,AN/11 (Item 11 from file: 349)
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00800759

FINANCIAL PORTFOLIO RISK MANAGEMENT
GESTION DES RISQUES DES PORTEFEUILLES FINANCIERS

Application: WO 2000US30423 20001101 (PCT/WO US0030423)
Publication Year: 2001

5/TI,PY,AZ,AA,AN/12 (Item 1 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

015342684

WPI Acc No: 2003-403622/

Automated coaching for a financial modeling and counseling system, where
a part of the personal financial plan is the user's investment
portfolio

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200339227	A2	20030515	WO 2002US25492	A	20020809	200338 B

Local Applications (No Type Date): WO 2002US25492 A 20020809

Priority Applications (No Type Date): US 2001976443 A 20011012

5/TI,PY,AZ,AA,AN/13 (Item 2 from file: 350)

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015150579

WPI Acc No: 2003-211106/

Financial portfolio development method for financial risk modeling in which user profiles are used as parameters to model existing and historic financial portfolio to make user specific recommendations

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200317041	A2	20030227	WO 2002US25491	A	20020809	200320 B

Local Applications (No Type Date): WO 2002US25491 A 20020809

Priority Applications (No Type Date): US 2001930786 A 20010815

5/TI,PY,AZ,AA,AN/14 (Item 3 from file: 350)

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014978628

WPI Acc No: 2003-039142/

Internet-based financial counseling provision method involves constructing financial model for user and providing financial advice through computer and/or live coaching, based on service level defined in user's agreement

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020111890	A1	20020815	US 99431389	A	19991101	200303 B
			US 2000705154	A	20001101	
			US 2001927560	A	20010810	
WO 200314884	A2	20030220	WO 2002US25489	A	20020809	200315

Local Applications (No Type Date): US 99431389 A 19991101; US 2000705154 A 20001101; US 2001927560 A 20010810; WO 2002US25489 A 20020809

Priority Applications (No Type Date): US 2000705154 A 20001101; US 99431389 A 19991101; US 2001927560 A 20010810

5/TI,PY,AZ,AA,AN/15 (Item 4 from file: 350)

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014806367

WPI Acc No: 2002-627073/

Long term financial plan developing method for financial institution, involves providing financial advice to user based on projected yearly income or expenses of user over specific period of time

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020095363	A1	20020718	US 99431668	A	19991101	200267 B
			US 2000705288	A	20001101	
			US 2001929610	A	20010813	
WO 200317168	A2	20030227	WO 2002US25500	A	20020808	200316

Local Applications (No Type Date): US 99431668 A 19991101; US 2000705288 A 20001101; US 2001929610 A 20010813; WO 2002US25500 A 20020808

Priority Applications (No Type Date): US 2000705288 A 20001101; US 99431668 A 19991101; US 2001929610 A 20010813

5/TI,PY,AZ,AA,AN/16 (Item 5 from file: 350)

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014073703

WPI Acc No: 2001-557916/

Graphical user interface for a financial modeling system has icons for selecting live or automated coaching and video and dynamic windows for displaying live and automated coaches

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200167334	A2	20010913	WO 2000US41855	A	20001101	200162 B
AU 200136416	A	20010917	AU 200136416	A	20001101	200204
EP 1228473	A1	20020807	EP 2000991933	A	20001101	200259
			WO 2000US41855	A	20001101	

Local Applications (No Type Date): WO 2000US41855 A 20001101; AU 200136416 A 20001101; EP 2000991933 A 20001101; WO 2000US41855 A 20001101

Priority Applications (No Type Date): US 2000579852 A 20000525; US 99431684 A 19991101

5/TI,PY,AZ,AA,AN/17 (Item 6 from file: 350)

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013957077

WPI Acc No: 2001-441291/

Automatic coaching provision for financial modeling and counseling system, involves processing personal financial data and external financial market data, to output one of product configuration and coaching advice

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200133474	A2	20010510	WO 2000US41852	A	20001101	200147 B
AU 200129213	A	20010514	AU 200129213	A	20001101	200149
EP 1228474	A2	20020807	EP 2000992957	A	20001101	200259
			WO 2000US41852	A	20001101	

Local Applications (No Type Date): WO 2000US41852 A 20001101; AU 200129213 A 20001101; EP 2000992957 A 20001101; WO 2000US41852 A 20001101

Priority Applications (No Type Date): US 2000580352 A 20000525; US 99431417 A 19991101

5/TI,PY,AZ,AA,AN/18 (Item 7 from file: 350)

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013871175

WPI Acc No: 2001-355387/

Financial portfolio development method for computerized financial modeling system, involves suggesting changes to users financial portfolio reflecting user's profile after determining users current financial portfolio

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200133402	A2	20010510	WO 2000US30423	A	20001101	200137 B
AU 200112489	A	20010514	AU 200112489	A	20001101	200149
US 20020147671	A1	20021010	US 99431390	A	19991101	200269
			US 2000580352	A	20000525	
			US 2000705287	A	20001101	
			US 2001930786	A	20010815	
EP 1242905	A2	20020925	EP 2000974059	A	20001101	200271
			WO 2000US30423	A	20001101	

Local Applications (No Type Date): WO 2000US30423 A 20001101; AU 200112489 A 20001101; US 99431390 A 19991101; US 2000580352 A 20000525; US 2000705287 A 20001101; US 2001930786 A 20010815; EP 2000974059 A 20001101; WO 2000US30423 A 20001101

Priority Applications (No Type Date): US 2000520580 A 20000525; US 99431390 A 19991101; US 2000580352 A 20000525; US 2000705287 A 20001101; US 2001930786 A 20010815

5/TI,PY,AZ,AA,AN/19 (Item 8 from file: 350)

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013859318

WPI Acc No: 2001-343531/

Long-term financial plan development method used in computer implemented financial management system, involves providing investment and financial advices for respective surplus or deficit income over expenses

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200133476	A2	20010510	WO 2000US41872	A	20001101	200136 B
AU 200130782	A	20010514	AU 200130782	A	20001101	200149
EP 1358588	A2	20031105	EP 2000990978	A	20001101	200377
			WO 2000US41872	A	20001101	

Local Applications (No Type Date): WO 2000US41872 A 20001101; AU 200130782

A 20001101; EP 2000990978 A 20001101; WO 2000US41872 A 20001101

Priority Applications (No Type Date): US 2000580273 A 20000525; US 99431668 A 19991101

5/TI,PY,AZ,AA,AN/20 (Item 1 from file: 65)

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04442367 INSIDE CONFERENCE ITEM ID: CN046491282

Preliminary investigation of the surface thermodynamic properties of unprocessed, freeze-dried and super-critically precipitated lysozyme

CONFERENCE: British pharmaceutical conference

London, Pharmaceutical Press, 2001

5/TI,PY,AZ,AA,AN/21 (Item 2 from file: 65)

DIALOG(R)File 65:(c) 2003 BLDSC all rts. reserv. All rts. reserv.

02778447 INSIDE CONFERENCE ITEM ID: CN029016625

An Empirical Evaluation of the Usefulness of Non-GAAP Accounting Measures in the Real Estate Investment Trust Industry: Discussion

CONFERENCE: Role of accrual accounting in equity pricing and performance evaluation

Kluwer, 1998

5/TI,PY,AZ,AA,AN/22 (Item 1 from file: 2)

DIALOG(R)File 2:(c) 2003 Institution of Electrical Engineers. All rts. reserv.

6889773 INSPEC Abstract Number: B2001-05-1350F-016

Title: Improved tuning prediction for the microstrip coupled dielectric resonator using distributed coupling

Publication Date: March 2001

2001

5/TI,PY,AZ,AA,AN/23 (Item 2 from file: 2)

DIALOG(R)File 2:(c) 2003 Institution of Electrical Engineers. All rts. reserv.

6589164 INSPEC Abstract Number: B2000-06-1350H-040

Title: Design and analysis of an X-band MMIC "bus-bar" power combiner

Publication Date: 1999

1999

5/TI,PY,AZ,AA,AN/24 (Item 3 from file: 2)

DIALOG(R)File 2:(c) 2003 Institution of Electrical Engineers. All rts. reserv.

4453005 INSPEC Abstract Number: B9309-5240D-014

Title: TM/sub 0m/ modes in transversely magnetised semiconductor-filled
coaxial waveguide and parallel plates
Publication Date: June 1993
1993

5/TI,PY,AZ,AA,AN/25 (Item 4 from file: 2)
DIALOG(R)File 2:(c) 2003 Institution of Electrical Engineers. All rts.
reserv.

03167614 INSPEC Abstract Number: C88037707
Title: A new model for inductive inference
Publication Date: 1988
1988

5/TI,PY,AZ,AA,AN/26 (Item 1 from file: 99)
DIALOG(R)File 99:(c) 2003 The HW Wilson Co. All rts. reserv.

1108872 H.W. WILSON RECORD NUMBER: BAST93040999
TMom modes in transversely magnetised semiconductor-filled coaxial
waveguide and parallel plates
1993

5/TI,PY,AZ,AA,AN/27 (Item 1 from file: 15)
DIALOG(R)File 15:(c) 2003 ProQuest Info&Learning. All rts. reserv.

00523309 90-49066
Theory of Corporations: An Application of the Theory of the Core
Discussion Reply
Spring 1990

5/TI,PY,AZ,AA,AN/28 (Item 1 from file: 148)
DIALOG(R)File 148:(c)2003 The Gale Group. All rts. reserv.

05920118 SUPPLIER NUMBER: 12541226
The effect of uncertainty on interactive behavior.
1992

5/5/1 (Item 1 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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01011342

AUTOMATED COACHING FOR A FINANCIAL MODELING AND COUNSELING SYSTEM
SYSTEME D'ACCOMPAGNEMENT AUTOMATISE POUR SYSTEME DE MODELISATION ET DE
CONSEIL FINANCIERS

Patent Applicant/Assignee:

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SLUTSKY Stepen B , 206 St. George Street, Penthouse B, Toronto, Ontario
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Legal Representative:

EDWARDS Glenn W (et al) (agent), Oppenheimer Wolff & Donnelly LLP, 1400
Page Mill Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200339227 A2 20030515 (WO 0339227)

Application: WO 2002US25492 20020809 (PCT/WO US0225492)

Priority Application: US 2001976443 20011012

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 6561

English Abstract

The present invention relates to an automated coaching system for financial modeling and counseling system. The automated coaching system enables the user to analyze the user's investment portfolio and dispense context sensitive automated advice to the user based on the user inputted financial data, preferences and financial goals. The automated coaching provides its advice to the user in syntactically correct natural language coaching strings and is able to configure and recommend solutions and financial products, specific to the user's situation. Furthermore, the automated coaching system can analyse the impact of the recommended product on the user's financial model.

French Abstract

L'invention concerne un systeme d'accompagnement automatise destine a un systeme de modelisation et de conseil financiers. Ce systeme d'accompagnement automatise permet a un utilisateur d'analyser son portefeuille d'investissement et fournit a l'utilisateur un conseil automatise sensible au contexte sur la base des donnees financieres, des preferences et des objectifs financiers entres par cet utilisateur. Ledit systeme d'accompagnement automatise fournit un conseil a l'utilisateur sous la forme de sequences d'accompagnement d'un langage naturel syntaxiquement correct, et peut definir et recommander des solutions et des produits financiers specifiques a la situation de l'utilisateur. En outre, ce systeme d'accompagnement automatise peut analyser l'influence du produit recommande sur le modele financier de l'utilisateur.

Legal Status (Type, Date, Text)

Publication 20030515 A2 Without international search report and to be

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Examination 20031113 Request for preliminary examination prior to end of
19th month from priority date

5/5/2 (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00988010

A FINANCIAL PLANNING AND COUNSELING SYSTEM PROJECTING USER CASH FLOW
SYSTEME DE CONSEIL ET DE PLANIFICATION FINANCIERE PROJETANT LE FLUX DE
TRESORERIE DE L'UTILISATEUR

Patent Applicant/Assignee:

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Legal Representative:

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Page Mill Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200317168 A2 20030227 (WO 0317168)

Application: WO 2002US25500 20020808 (PCT/WO US0225500)

Priority Application: US 2001929610 20010813

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CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

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Detailed Description

Claims

Fulltext Word Count: 7914

English Abstract

French Abstract

Legal Status (Type, Date, Text)

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abstract; title not checked by the International
Searching Authority.

Examination 20031016 Request for preliminary examination prior to end of
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5/5/3 (Item 3 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00988008

FINANCIAL PORTFOLIO RISK MANAGEMENT
GESTION DU RISQUE DU PORTFEUILLE FINANCIER

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Legal Representative:

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Page Mill Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200317041 A2 20030227 (WO 0317041)

Application: WO 2002US25491 20020809 (PCT/WO US0225491)

Priority Application: US 2001930786 20010815

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CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 15495

English Abstract

The present invention relates to a financial portfolio risk modeling system. The system operates in a collaborative computing environment between the user and the portfolio development system. The portfolio generating system models the user's personal **investment** parameters into a user profile in terms of the user risk tolerance level, user **investment** style and user bull/bear attitude. The system further calculates Value At Risk (VAR) values for the user. The system filters various **securities** based on their VAR and Beta values and present two list of filtered **securities**, with opposing Beta values, matching the user profile. The present invention enables the user to swap **securities** in and out of his existing portfolio and receive an analysis of the effect of the swap on his portfolio. The model also generates an ideal portfolio based on the user profile. The present invention presents the user with an estimated value of his portfolio, based on a regression formula as well as a possible best and worst scenario based on statistical formulas.

French Abstract

La presente invention concerne un systeme de modelisation du risque de portefeuille financier. Ledit systeme fonctionne dans un environnement informatique collaboratif entre l'utilisateur et le systeme de developpement de portefeuille. Le systeme de generation de portefeuille modelise les parametres d' **investissement** personnel de l'utilisateur en un profil de l'utilisateur en termes de niveau de tolerance du risque de l'utilisateur, de style d' **investissement** de l'utilisateur et de l'attitude de sensibilite opposee de l'utilisateur. Ledit systeme calcule egalement des valeurs a risque (VAR) pour l'utilisateur. Ledit systeme filtre divers titres de placement en fonction de leur valeur VAR et Beta et presente deux listes de titres de placement filtres, presentant des valeurs Beta opposes, correspondant au profil de l'utilisateur. La presente invention permet a l'utilisateur d'echanger des titres de placement de son portefeuille existant et de recevoir une analyse de

l'effet de l'echange sur son portefeuille. Le model permet egalement de generer un portefeuille ideal en fonction du profil de l'utilisateur. Ladite invention presente a l'utilisateur une valeur estimee de son portefeuille, en fonction d'une formule de regression ainsi qu'un meilleur et un pire scenario possible en fonction de formules statistiques.

Legal Status (Type, Date, Text)

Publication 20030227 A2 Without international search report and to be republished upon receipt of that report.

Examination 20030807 Request for preliminary examination prior to end of 19th month from priority date

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00988007

**COMMUNICATION INTERFACE FOR A FINANCIAL MODELING AND COUNSELING SYSTEM
INTERFACE DE COMMUNICATION POUR SYSTEME DE MODELISATION ET DE CONSEIL
FINANCIER**

Patent Applicant/Assignee:

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(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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Legal Representative:

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Page Mill Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200317040 A2 20030227 (WO 0317040)

Application: WO 2002US25488 20020809 (PCT/WO US0225488)

Priority Application: US 2001929735 20010813

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 9107

English Abstract

The present invention provides a communication medium for a financial modeling and counseling system between a user and live advisor. A user interface provides various communication options for the user to select from. The options include voice, talk, video, clips, email and chat as well direct access by a stand alone telephone. With most option the user and the live advisor have access to a collaborative medium where they can share data.

French Abstract

La presente invention concerne un support de communication destine a un systeme de modelisation et de conseil financier entre un utilisateur et un conseiller actif. Une interface utilisateur permet a l'utilisateur de

selectionner parmi diverses options de communication l'utilisateur. Les options comprennent le voix, le dialogue, les sequences video, le courrier electronique et le clavardage ainsi que l'accès direct a l'aide d'un telephone autonome. A l'aide de la plupart des options, l'utilisateur et le conseiller actif ont acces a un support collaboratif sur lequel ils peuvent partager des donnees.

Legal Status (Type, Date, Text)

Publication 20030227 A2 Without international search report and to be republished upon receipt of that report.

Examination 20030814 Request for preliminary examination prior to end of 19th month from priority date

5/5/5 (Item 5 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00985862 **Image available**

FINANCIAL MODELING AND COUNSELING SYSTEM

SYSTEME DE MODELISATION ET DE CONSEIL FINANCIER

Patent Applicant/Assignee:

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(Residence), US (Nationality), (For all designated states except: US)

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Page Mill Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200314884 A2-A3 20030220 (WO 0314884)

Application: WO 2002US25489 20020809 (PCT/WO US0225489)

Priority Application: US 2001927560 20010810

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 13956

English Abstract

The present invention relates to a financial management system for providing personalized financial advice to a user (110). The system operates in a collaborative computing environment between the user and a financial advisor (106) and comprises a service level subsystem and an advice generating subsystem (102). The service level subsystem allows the user to negotiate a service level agreement that defines the user's desired level of support and limits access to user provided information. The advice generating subsystem is coupled to the service level subsystem and includes one or more coaching engines that dynamically analyze the financial needs of the user in accordance with the user's service level agreement. Furthermore, the coaching engine provides customized financial advice tailored to the user's life intentions.

French Abstract

La presente invention concerne un systeme de gestion financiere destine a fournir un conseil financier personnalise a un utilisateur. Ce systeme fonctionne dans un environnement d'informatique de groupe entre l'utilisateur et un conseiller financier, et comprend un sous-systeme de niveau de service et un sous-systeme de generation de conseils. Le sous-systeme de niveau de service permet a l'utilisateur de negocier un accord de niveau de service definissant le niveau d'assistance souhaite par l'utilisateur et limitant l'acces a des informations fournies par l'utilisateur. Le sous-systeme de generation de conseils est couple au sous-systeme de niveau de service et comprend un ou plusieurs moteurs d'encadrement permettant d'analyser dynamiquement les besoins financiers de l'utilisateur conformement a l'accord de niveau de service de cet utilisateur. Par ailleurs, le moteur d'encadrement fournit un conseil financier personnalise adapte aux objectifs de l'utilisateur. La presente invention concerne egalement un sous-systeme de gestion de portefeuille financier permettant a l'utilisateur de modeliser les effets de l'ajout ou de la suppression de titres divers et aidant l'utilisateur a mieux conformer son portefeuille a son niveau de tolerance a l'egard du risque et a son style d'investissement. Ledit systeme permet d'optimiser le temps du conseiller en direct au moyen d'un encadrement automatise, l'attention du conseiller et de l'utilisateur pouvant ainsi etre directement centree sur les questions qui posent probleme.

Legal Status (Type, Date, Text)

Publication 20030220 A2 Without international search report and to be republished upon receipt of that report.

Search Rpt 20031016 Late publication of international search report

Republication 20031016 A3 With international search report.

5/5/6 (Item 6 from file: 349)

DIALOG(R) File 349: PCT FULLTEXT

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00833781 **Image available**

A USER INTERFACE FOR A FINANCIAL MODELING SYSTEM

INTERFACE UTILISATEUR POUR SYSTEME DE MODELE FINANCIER

Patent Applicant/Assignee:

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2029 Century Park East, Los Angeles, CA 90067, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200167334 A2 20010913 (WO 0167334)

Application: WO 2000US41855 20001101 (PCT/WO US0041855)

Priority Application: US 99431684 19991101; US 2000579852 20000525

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD

MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ

VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

English Abstract

French Abstract

Cette invention concerne une interface graphique utilisateur s'utilisant dans le cadre d'un systeme et d'une technique de planification et de gestion financieres. Ce modele comprend un module de modelisation des intentions de l'utilisateur et un module de planification des **investissements**. Une interface utilisateur graphique permet d'afficher simultanement un modele et un grand nombre des caracteristiques dudit modele, ce qui permet a l'utilisateur de manipuler ce modele de facon interactive au moyen des divers icones de fonctions et de modes. L'utilisateur a en outre la possibilite, via l'interface, d'entrer en contact avec un conseiller reel et d'accéder a un pilote automatise au moyen d'une ou de plusieurs icones de communication.

Legal Status (Type, Date, Text) (,)

Publication 20010913 A2 Without international search report and to be republished upon receipt of that report.

Examination 20011122 Request for preliminary examination prior to end of 19th month from priority date

Declaration 20020530 Late publication under Article 17.2a

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DIALOG(R) File 349:PCT FULLTEXT

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00804463

**COMMUNICATION INTERFACE FOR A FINANCIAL MODELING AND COUNSELING SYSTEM
INTERFACE DE COMMUNICATION DESTINEE A UN SYSTEME DE MODELISATION ET DE
CONSEIL FINANCIERS**

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200137187 A2 20010525 (WO 0137187)

Application: WO 2000US41850 20001101 (PCT/WO US0041850)

Priority Application: US 99431389 19991101; US 99452273 19991130; US
2000579849 20000525

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

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Detailed Description

Claims

Fulltext Word Count: 107

English Abstract

French Abstract

Legal Status (Type, Date, Text)

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Declaration 20020613 Late publication under Article 17.2a
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abstract; title not checked by the International
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Declaration 20020613 Late publication under Article 17.2a
Correction 20021205 Corrected version of Pamphlet: pages 1/14-14/14,
drawings, replaced by new pages 1/14-14/14; due to
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Republication 20021205 A2 With declaration under Article 17(2)(a); without
abstract; title not checked by the International
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DIALOG(R)File 349:PCT FULLTEXT

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00800768

A FINANCIAL PLANNING AND COUNSELING SYSTEM PROJECTING USER CASH FLOW
PROJECTION EN MATIERE DE SYSTEME DE CONSEILS ET DE PLANIFICATION FINANCIERS
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200133476 A2 20010510 (WO 0133476)
Application: WO 2000US41872 20001101 (PCT/WO US0041872)
Priority Application: US 99431668 19991101; US 2000580273 20000525

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE
DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

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Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 11436

English Abstract

Legal Status (Type, Date, Text)

Publication 20010510 A2 Without international search report and to be
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Examination 20011025 Request for preliminary examination prior to end of
19th month from priority date
Correction 20020815 Corrected version of Pamphlet: page 1, description,
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the pamphlet front page); pages 1/21-21/21,
drawings, replaced by new pages 1/21-21/21
Republication 20020815 A2 Without international search report and to be
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Correction 20020815 Corrected version of Pamphlet:
Declaration 20030828 Late publication under Article 17.2a
Republication 20030828 A2 With declaration under Article 17(2)(a); without
abstract; title not checked by the International
Searching Authority.

5/5/9 (Item 9 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00800767

**AUTOMATED COACHING FOR A FINANCIAL MODELING AND COUNSELING SYSTEM
SYSTEME DE GUIDAGE AUTOMATIQUE PERMETTANT LA MODELISATION ET LA FOURNITURE
DE CONSEILS PROFESSIONNELS FINANCIERS**

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200133474 A2 20010510 (WO 0133474)
Application: WO 2000US41852 20001101 (PCT/WO US0041852)
Priority Application: US 99431417 19991101; US 2000580352 20000525

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

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Detailed Description

Claims

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English Abstract

French Abstract

Legal Status (Type, Date, Text)

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19th month from priority date
Declaration 20020613 Late publication under Article 17.2a
Republication 20020613 A2 With declaration under Article 17(2)(a); without
abstract; title not checked by the International
Searching Authority.

5/5/10 (Item 10 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00800763

**FINANCIAL MODELING AND COUNSELING SYSTEM
SYSTEME DE MODELISATION ET DE CONSEILS FINANCIERS**

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

SLOAN Ronald E , 228 Briar Hill Avenue, Toronto, Ontario M4R 1J2, CA,
SLUTSKY Stephen B , Penthouse B, 206 St. George Street, Toronto, Ontario
M5R 2N6, CA

Legal Representative:

HICKMAN Paul (et al) (agent), Oppenheimer Wolff & Donnelly LLP, 2029
Century Park East, Suite 3800, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200133467 A2 20010510 (WO 0133467)

Application: WO 2000US30389 20001101 (PCT/WO US0030389)

Priority Application: US 99431389 19991101; US 2000580276 20000525

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 13610

English Abstract

French Abstract

L'invention concerne un systeme de gestion financiere servant a fournir
des conseils financiers personnalisés a un utilisateur. Le systeme
fonctionne dans un environnement d'informatique cooperative entre
l'utilisateur et un conseiller financier, et comporte un sous-systeme de
service et un sous-systeme de production de conseils. Le sous-systeme de
service permet a l'utilisateur de negocier un accord de service qui
definit le niveau d'assistance voulu par l'utilisateur et limite l'accès
de ce dernier aux informations. Le sous-systeme de production de conseils
est couple au sous-systeme de service et comprend un ou plusieurs moteurs
d'assistance qui analysent de maniere dynamique les besoins financiers de
l'utilisateur en fonction de l'accord de niveau de service de celui-ci.
De plus, le moteur d'assistance fournit des conseils financiers
personnalisés en fonction des intentions de l'utilisateur a long terme.
L'invention concerne aussi un sous-systeme de gestion de portefeuille
financier permettant a l'utilisateur de modeliser les effets produits par

l'ajout ou la suppression de diverses valeurs mobilières, et de l'aider à mieux adapter son portefeuille au niveau de tolérance de risque et à son style d'investissement. Le système offre un soutien au conseiller en lui fournissant une assistance automatisée qui permet d'attirer l'attention de l'utilisateur et du conseiller directement sur les zones soulevant des problèmes.

Legal Status (Type, Date, Text)

Publication 20010510 A2 Without international search report and to be republished upon receipt of that report.
Correction 20010907 Corrections of entry in Section 1: under (81) add "AE, AG, BZ, CR, DM, DZ, GD, IN, MA, MZ, TZ, ZA"
Republication 20010907 A2 Without international search report and to be republished upon receipt of that report.
Correction 20010907 Corrections of entry in Section 1:
Examination 20011018 Request for preliminary examination prior to end of 19th month from priority date
Declaration 20020207 Late publication under Article 17.2a
Republication 20020207 A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

5/5/11 (Item 11 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00800759

FINANCIAL PORTFOLIO RISK MANAGEMENT

GESTION DES RISQUES DES PORTEFEUILLES FINANCIERS

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

SLOAN Ronald E, 228 Briar Hill Avenue, Toronto, Ontario M4R 1J2, CA,
SLUTSKY Stephen B, Penthouse B, 206 St. George Street, Toronto, Ontario
M5R 2N6, CA

Legal Representative:

COLEMAN Brian R (agent), Oppenheimer Wolff & Donnelly LLP, 1400 Page Mill Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200133402 A2 20010510 (WO 0133402)
Application: WO 2000US30423 20001101 (PCT/WO US0030423)
Priority Application: US 99431390 19991101; US 2000520580 20000525

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 15078

English Abstract

French Abstract

La présente invention concerne un système de modélisation des risques liés aux portefeuilles financiers. Ce système fonctionne dans un

environnement inform... que cooperatif entre l'utilisateur et le systeme de developpement de portefeuilles. Le systeme de creation de portefeuilles modelise les parametres d'investissement personnel de l'utilisateur selon un profil d'utilisateur en terme de niveau de tolerance du risque de l'utilisateur, du type d'investissement de l'utilisateur et de l'attitude haussiere/baissiere de l'utilisateur. De plus, ce systeme calcule les valeurs VAR (valeurs exposees au risque) pour l'utilisateur. Le systeme filtre les titres varies sur la base de leurs valeurs VAR et Beta et presente deux listes de titres filtres, avec les valeurs Beta opposees, correspondant au profil de l'utilisateur. En outre, cette invention permet a l'utilisateur d'echanger des titres a l'interieur et a l'exterieur de son portefeuille existant et de recevoir et d'analyser l'effet de l'echange sur son portefeuille. Le modele cree egalement un portefeuille ideal a partir du profil de l'utilisateur. Par ailleurs, cette invention presente a l'utilisateur une valeur estimee de son portefeuille, a partir d'une formule de regression ainsi que le meilleur ou le pire des scenarios a partir de formules statistiques.

Legal Status (Type, Date, Text)

Publication 20010510 A2 Without international search report and to be republished upon receipt of that report.
 Examination 20010816 Request for preliminary examination prior to end of 19th month from priority date
 Declaration 20020411 Late publication under Article 17.2a
 Republication 20020411 A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.
 Declaration 20020411 Late publication under Article 17.2a
 Correction 20020815 Corrected version of Pamphlet: pages 1/11-11/11, drawings, replaced by new pages 1/10-10/10; due to late transmittal by the receiving Office
 Republication 20020815 A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

5/5/12 (Item 1 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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015342684 **Image available**

WPI Acc No: 2003-403622/200338

XRPX Acc No: N03-321931

Automated coaching for a financial modeling and counseling system, where a part of the personal financial plan is the user's investment portfolio

Patent Assignee: ACCENTURE LLP (ACCE-N)

Inventor: SLOAN R E ; SLUTSKY S B

Number of Countries: 096 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200339227	A2	20030515	WO 2002US25492	A	20020809	200338 B

Priority Applications (No Type Date): US 2001976443 A 20011012

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200339227 A2 E 47 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW

Abstract (Basic): WO 200339227 A2

NOVELTY - Method involves inputting personal financial data from a

user and the external financial market data. It then processes the personal financial data and the external financial market data to provide coaching advice, product configuration, and assessment of an effect on a personal financial plan.

DETAILED DESCRIPTION - INDEPENDENT CLAIM included for the following:

(a) system;

(b) computer program

USE - For financial modeling and counseling systems.

ADVANTAGE - Enables the user to analyze the user's investment portfolio and dispense context sensitive automated advice to the user based on the user inputted financial data, preferences and financial goals. The automated coaching provides its advice to the user in syntactically correct natural language coaching strings and is able to configure and recommend solutions and financial products, specific to the user's situation. Furthermore, the automated coaching system can analyse the impact of the recommended product on the user's financial model.

DESCRIPTION OF DRAWING(S) - The diagram shows the system automated coaching system (114)

user terminal (110)

advisor terminal (106)

pp; 47 DwgNo 1/16

Title Terms: AUTOMATIC; COACH; FINANCIAL; SYSTEM; PART; PERSON; FINANCIAL; PLAN; USER; INVESTMENT ; PORTFOLIO

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

5/5/13 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015150579 **Image available**

WPI Acc No: 2003-211106/200320

Related WPI Acc No: 2001-355387; 2001-570801

XRPX Acc No: N03-168250

Financial portfolio development method for financial risk modeling in which user profiles are used as parameters to model existing and historic financial portfolio to make user specific recommendations

Patent Assignee: ACCENTURE LLP (ACCE-N)

Inventor: RONALD E S; SLUTSKY S B

Number of Countries: 096 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200317041	A2	20030227	WO 2002US25491	A	20020809	200320 B

Priority Applications (No Type Date): US 2001930786 A 20010815

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200317041	A2	E	56	G06F-000/00	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW

Abstract (Basic): WO 200317041 A2

NOVELTY - A user's current financial portfolio is determined, and a user profile is determined based upon personal financial parameters including risk tolerance level. Changes to a user's financial portfolio reflecting the user's profile are then suggested.

DETAILED DESCRIPTION - The financial management system (100) includes a financial adviser system (102) connected through a wide area

network (104) to a live adviser terminal (106) and a user terminal (110). The financial adviser system (102) includes a risk modeling system (107) that performs various risk modeling operations on the user's investment portfolio. INDEPENDENT CLAIMS are included for; a financial risk management system; a computer program for providing personalized financial counseling in a collaborative computing environment.

USE - Using user profiles as parameters in financial risk modeling to model existing and historic financial portfolio and make appropriate user specific recommendations, to help user achieve financial goals.

ADVANTAGE - Allows user to access an automated rule-based coaching system, directing the user through all transactions within the system and focusing attention to possible financial problems and suggesting possible solutions.

DESCRIPTION OF DRAWING(S) - The drawing shows a system architecture in accordance with the invention.

Financial management system (100)

Financial advisor system (102)

WAN (104)

Live advisor terminal (106)

Risk modeling system (107)

User terminal (110)

pp; 56 DwgNo 1/16

Title Terms: FINANCIAL; PORTFOLIO; DEVELOP; METHOD; FINANCIAL; RISK; USER; PROFILE; PARAMETER; MODEL; EXIST; HISTORY; FINANCIAL; PORTFOLIO; USER; SPECIFIC

Derwent Class: T01

International Patent Class (Main): G06F-000/00

File Segment: EPI

5/5/14 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014978628 **Image available**

WPI Acc No: 2003-039142/200303

Related WPI Acc No: 2001-343527; 2001-343937; 2002-635858

XRPX Acc No: N03-030529

Internet-based financial counseling provision method involves constructing financial model for user and providing financial advice through computer and/or live coaching, based on service level defined in user's agreement

Patent Assignee: SLOAN R E (SLOA-I); SLUTSKY S B (SLUT-I); ACCENTURE LLP (ACCE-N)

Inventor: SLOAN R E ; SLUTSKY S B

Number of Countries: 100 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020111890	A1	20020815	US 99431389	A	19991101	200303 B
			US 2000705154	A	20001101	
			US 2001927560	A	20010810	
WO 200314884	A2	20030220	WO 2002US25489	A	20020809	200315

Priority Applications (No Type Date): US 2000705154 A 20001101; US 99431389 A 19991101; US 2001927560 A 20010810

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020111890	A1		32	G06F-017/60	CIP of application US 99431389
					Cont of application US 2000705154

WO 200314884 A2 E G06F-000/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

Designated States (National): AT BE BG CH CY CZ DE EA EE ES FI FR GB
GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SZ TR TZ UG ZM ZW

Abstract (Basic): US 20020111890 A1

NOVELTY - A service level agreement that defines user's desired level of support, is developed with the user. A financial model is constructed for the user, and necessary financial advice is provided to the user through computer coaching and/or live coaching, as determined by the service level.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Financial advisor system;
- (2) Financial model generator;
- (3) Service level generator;
- (4) Coach computer system;
- (5) Live counselor system; and
- (6) Financial counseling providing program.

USE - For providing personalized financial counseling to users such as investors, online discount brokerage customers through Internet.

ADVANTAGE - Enables integration of automated coaching with live advising and hence allows users to obtain the benefits of live advisor's expertise and experience and the convenience and cost savings of automated coach. Enables users to receive customized financial advice tailored to his life intentions.

DESCRIPTION OF DRAWING(S) - The figure shows the architecture of financial management information system.

pp; 32 DwgNo 1/17

Title Terms: BASED; FINANCIAL; PROVISION; METHOD; CONSTRUCTION; FINANCIAL; MODEL; USER; FINANCIAL; ADVICE; THROUGH; COMPUTER; LIVE; COACH; BASED; SERVICE; LEVEL; DEFINE; USER; AGREE

Derwent Class: T01

International Patent Class (Main): G06F-000/00; G06F-017/60

File Segment: EPI

5/5/15 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014806367 **Image available**

WPI Acc No: 2002-627073/200267

Related WPI Acc No: 2001-343531

XRPX Acc No: N02-495980

Long term financial plan developing method for financial institution, involves providing financial advice to user based on projected yearly income or expenses of user over specific period of time

Patent Assignee: SLOAN R E (SLOA-I); SLUTSKY S B (SLUT-I); ACCENTURE LLP (ACCE-N)

Inventor: SLOAN R E ; SLUTSKY S B

Number of Countries: 096 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020095363	A1	20020718	US 99431668	A	19991101	200267 B
			US 2000705288	A	20001101	
			US 2001929610	A	20010813	
WO 200317168	A2	20030227	WO 2002US25500	A	20020808	200316

Priority Applications (No Type Date): US 2000705288 A 20001101; US 99431668 A 19991101; US 2001929610 A 20010813

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020095363	A1		33	G06F-017/60	CIP of application US 99431668
					Cont of application US 2000705288

WO 200317168 A2 E G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS

JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MW MX MZ NO NZ PL
 PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
 Designated States (Regional): AT BE BG CH CY CZ DE DK EA EE ES FI FR GB
 GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW

Abstract (Basic): US 20020095363 A1

NOVELTY - The expected yearly income and expenses of a user are projected for specific period of time. An investment advice for surplus of income over expenses and financing advice for lack of income over expenses are provided to the user based on the projected income/expenses.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Long term financial plan developing system; and
- (2) Long term financial plan developing program.

USE - For developing long term financial plan for financial institution.

ADVANTAGE - By providing financial advice based on projected cash flow of the user, the financial institution is enabled to tailor various financial products to meet user's specific needs.

DESCRIPTION OF DRAWING(S) - The figure shows a life path model flow diagram.

pp; 33 DwgNo 6/21

Title Terms: LONG; TERM; FINANCIAL; PLAN; DEVELOP; METHOD; FINANCIAL; INSTITUTION; FINANCIAL; ADVICE; USER; BASED; PROJECT; YEAR; INCOME; EXPENSE; USER; SPECIFIC; PERIOD; TIME

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

5/5/16 (Item 5 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014073703

WPI Acc No: 2001-557916/200162

XRFX Acc No: N01-414580

Graphical user interface for a financial modeling system has icons for selecting live or automated coaching and video and dynamic windows for displaying live and automated coaches

Patent Assignee: ACCENTURE LLP (ACCE-N)

Inventor: SLOAN R E ; SLUTSKY S B

Number of Countries: 084 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200167334	A2	20010913	WO 2000US41855	A	20001101	200162 B
AU 200136416	A	20010917	AU 200136416	A	20001101	200204
EP 1228473	A1	20020807	EP 2000991933	A	20001101	200259
			WO 2000US41855	A	20001101	

Priority Applications (No Type Date): US 2000579852 A 20000525; US 99431684 A 19991101

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200167334 A2 E 50 G06F-017/60

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200136416 A G06F-017/60 Based on patent WO 200167334

EP 1228473 A1 E G06F-017/60 Based on patent WO 200167334

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR

Abstract (Basic): WO 200167334 A2

NOVELTY - The financial modeling system operates in a collaborative computing environment between a user and a financial advisor. The model has a user intention modeling module and an investment planning module. The user interface allows the user to select a live coach or an automated coaching system with the aim of meeting the user's stated intentions. Communications between the live coach and the user may be by e-mail, electronic chat, live streamed audio, voice over the network, telephone, still picture, streamed live video or a collaborative interaction page. A financial model may be displayed to the user together with functional icons allowing the user to make transactions, monitor events or parameters, explore and track.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for

(a) a system for providing a graphical user interface

(b) and a computer program on a computer readable medium

USE - In financial modeling systems.

ADVANTAGE - User friendly interface.

pp; 50 DwgNo 0/11

Title Terms: GRAPHICAL; USER; INTERFACE; FINANCIAL; SYSTEM; SELECT; LIVE; AUTOMATIC; COACH; VIDEO; DYNAMIC; WINDOW; DISPLAY; LIVE; AUTOMATIC; COACH
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

5/5/17 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013957077 **Image available**

WPI Acc No: 2001-441291/200147

Related WPI Acc No: 2001-355387

XRPX Acc No: N01-326476

Automatic coaching provision for financial modeling and counseling system, involves processing personal financial data and external financial market data, to output one of product configuration and coaching advice

Patent Assignee: ACCENTURE LLP (ACCE-N); ANDERSEN CONSULTING LLP (ANDE-N)

Inventor: SLOAN R B; SLUTSKY S B

Number of Countries: 084 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200133474	A2	20010510	WO 2000US41852	A	20001101	200147 B
AU 200129213	A	20010514	AU 200129213	A	20001101	200149
EP 1228474	A2	20020807	EP 2000992957	A	20001101	200259
			WO 2000US41852	A	20001101	

Priority Applications (No Type Date): US 2000580352 A 20000525; US 99431417 A 19991101

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200133474 A2 E 58 G06F-017/60

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200129213 A G06F-017/60 Based on patent WO 200133474

EP 1228474 A2 E G06F-017/60 Based on patent WO 200133474

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR

Abstract (Basic): WO 200133474 A2

NOVELTY - Personal financial data including at least one data from

user's aggregated cash flow model, user's investment target value and user's target date for achieving his financial goals, which is input from user and external financial market data including market benchmark indices, price of various securities and performance history of various securities, are taken as input and processed.

DETAILED DESCRIPTION - One of the coaching device, product configuration and assessment of effect on personal financial plan are then output. INDEPENDENT CLAIMS are also included for the following:

- (a) Automated coaching providing system;
- (b) Recording medium

USE - For providing automatic coaching for financial modeling and counseling systems.

ADVANTAGE - By selecting appropriate icon from interactive personalized web site, the user is able to learn, plan, decide, transact and monitor his financial model. Access of unauthorized users is prevented by use of fire wall, thus ensuring security.

DESCRIPTION OF DRAWING(S) - The figure shows the representative system architecture for providing automatic coaching for financial modeling and counseling system.

pp; 58 DwgNo 1/16

Title Terms: AUTOMATIC; COACH; PROVISION; FINANCIAL; SYSTEM; PROCESS; PERSON; FINANCIAL; DATA; EXTERNAL; FINANCIAL; MARKET; DATA; OUTPUT; ONE; PRODUCT; CONFIGURATION; COACH; ADVICE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

5/5/18 (Item 7 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013871175 **Image available**

WPI Acc No: 2001-355387/200137

Related WPI Acc No: 2001-441291; 2003-211106

XRPX Acc No: N01-258243

Financial portfolio development method for computerized financial modeling system, involves suggesting changes to users financial portfolio reflecting user's profile after determining users current financial portfolio

Patent Assignee: ANDERSEN CONSULTING LLP (ANDE-N); ACCENTURE LLP (ACCE-N);

SLOAN R E (SLOA-I); SLUTSKY S B (SLUT-I)

Inventor: SLOAN R E ; SLUTSKY S B

Number of Countries: 085 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200133402	A2	20010510	WO 2000US30423	A	20001101	200137 B
AU 200112489	A	20010514	AU 200112489	A	20001101	200149
US 20020147671	A1	20021010	US 99431390	A	19991101	200269
			US 2000580352	A	20000525	
			US 2000705287	A	20001101	
			US 2001930786	A	20010815	
EP 1242905	A2	20020925	EP 2000974059	A	20001101	200271
			WO 2000US30423	A	20001101	

Priority Applications (No Type Date): US 2000520580 A 20000525; US 99431390 A 19991101; US 2000580352 A 20000525; US 2000705287 A 20001101; US 2001930786 A 20010815

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200133402 A2 E 75 G06F-017/00

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR

IE IT KE LS LU MC MU NZ NL OA OT SD SE SL SZ TR TZ ZW
 AU 200112489 A G06F-017/00 Based on patent WO 200133402
 US 20020147671 A1 G06F-017/60 Cont of application US 99431390
 Cont of application US 2000580352
 Cont of application US 2000705287
 EP 1242905 A2 E G06F-017/00 Based on patent WO 200133402
 Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
 LI LT LU LV MC MK NL PT RO SE SI TR
 Abstract (Basic): WO 200133402 A2
 NOVELTY - A user profile is determined based on the personal
 financial parameters including a risk tolerance level after determining
 the user's current financial portfolio. The changes to the user's
 financial portfolio reflecting the user's profile is then suggested.
 DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the
 following:
 (a) Financial risk management system;
 (b) Computer program;
 (c) User profile generator;
 (d) Filtering engine
 USE - In computerized financial modeling system.
 ADVANTAGE - Directs the user through all the transactions within
 the system and focuses his attention to possible financial problems and
 suggests possible solutions. Appropriate user specific recommendation
 is provided to help the user achieve one's own financial goals, by
 filtering and presenting to the user, security that confirm to the
 users personal investment parameters.
 DESCRIPTION OF DRAWING(S) - The figure shows the system
 architecture of financial portfolio management system.
 pp; 75 DwgNo 1/16
 Title Terms: FINANCIAL; PORTFOLIO; DEVELOP; METHOD; COMPUTER; FINANCIAL;
 SYSTEM; CHANGE; USER; FINANCIAL; PORTFOLIO; REFLECT; USER; PROFILE; AFTER
 ; DETERMINE; USER; CURRENT; FINANCIAL; PORTFOLIO
 Derwent Class: T01
 International Patent Class (Main): G06F-017/00; G06F-017/60
 File Segment: EPI

5/5/19 (Item 8 from file: 350)
 DIALOG(R) File 350:Derwent WPIX
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013859318 **Image available** (/)
 WPI Acc No: 2001-343531/200136
 Related WPI Acc No: 2002-627073
 XRPX Acc No: N01-248787

Long-term financial plan development method used in computer implemented
 financial management system, involves providing investment and
 financial advices for respective surplus or deficit income over expenses

Patent Assignee: ACCENTURE LLP (ACCE-N); ANDERSEN CONSULTING LLP (ANDE-N)

Inventor: SLOAN R E ; SLUTSKY S B

Number of Countries: 090 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200133476	A2	20010510	WO 2000US41872	A	20001101	200136 B
AU 200130782	A	20010514	AU 200130782	A	20001101	200149
EP 1358588	A2	20031105	EP 2000990978	A	20001101	200377
			WO 2000US41872	A	20001101	

Priority Applications (No Type Date): US 2000580273 A 20000525; US 99431668
 A 19991101

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200133476 A2 E 61 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
 CH CN CU CZ DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP
 KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TZ UA UG UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
AU 200130782 A G06F-017/60 Based on patent WO 200133476
EP 1358588 A2 E G06F-017/60 Based on patent WO 200133476
Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
LI LT LU LV MC MK NL PT RO SE SI TR

Abstract (Basic): WO 200133476 A2

NOVELTY - Expected yearly income and expenses are projected for a period of time. **Investment** and financing advices are provided for respective surplus and deficit of incomes over expenses.

DETAILED DESCRIPTION - A model is used to access external database comprising user income and expense history. Risk events like job loss, casualty, market downturn are introduced in the model. User receives customized automated coaching and counseling by live advisor based on service level agreement. INDEPENDENT CLAIMS are also included for the following:

- (a) Long term financial plan developing system;
- (b) Computer readable medium with long term financial plan developing program

USE - Used in computer implemented financial management system.

ADVANTAGE - Allows the users to model their life intentions in terms of projected cash flow into their future. The model is designed to simplify the input of massive amount of data necessary for useful financial model. Security is implemented through firewall which prevents access to the system by unauthorized users. Modeling tools for analyzing financial instruments like bonds, reverse mortgages, option contracts are made available to the user.

DESCRIPTION OF DRAWING(S) - The figure shows the system architecture.

pp; 61 DwgNo 1/21

Title Terms: LONG; TERM; FINANCIAL; PLAN; DEVELOP; METHOD; COMPUTER;
IMPLEMENT; FINANCIAL; MANAGEMENT; SYSTEM; **INVESTMENT** ; FINANCIAL;
RESPECTIVE; SURPLUS; INCOME; EXPENSE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

6/5/1 (Item 1 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00988010

**A FINANCIAL PLANNING AND COUNSELING SYSTEM PROJECTING USER CASH FLOW
SYSTEME DE CONSEIL ET DE PLANIFICATION FINANCIERE PROJETANT LE FLUX DE
TRESORERIE DE L'UTILISATEUR**

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

SLOAN Ronald E , 228 Briar Hill Avenue, Toronto, Ontario M4R 1J2, CA, CA
(Residence), CA (Nationality), (Designated only for: US)

SLUTSKY Stephen B , Penthouse B, 206 St. George Street, Toronto, Ontario
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Legal Representative:

EDWARDS W Glenn (et al) (agent), Oppenheimer Wolff & Donnelly LLP, 1400
Page Mill Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200317168 A2 20030227 (WO 0317168)

Application: WO 2002US25500 20020808 (PCT/WO US0225500)

Priority Application: US 2001929610 20010813

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 7914

English Abstract

French Abstract

Legal Status (Type, Date, Text)

Publication 20030227 A2 Without international search report and to be
republished upon receipt of that report.

Declaration 20030731 Late publication under Article 17.2a

Republication 20030731 A2 With declaration under Article 17(2)(a); without
abstract; title not checked by the International
Searching Authority.

Examination 20031016 Request for preliminary examination prior to end of
19th month from priority date

6/5/2 (Item 2 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00988008

**FINANCIAL PORTFOLIO RISK MANAGEMENT
GESTION DU RISQUE DU PORTEFEUILLE FINANCIER**

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

RONALD E Sloan, 228 Brair Hill Avenue, Toronto, Ontario M4RIJ2, CA, CA
(Residence), CA (Nationality), (Designated only for: US)

SLUTSKY Stephen B, Penthouse B, 206 St. George Street, Toronto, Ontario
M5R 2N6, CA, CA (Residence), CA (Nationality), (Designated only for: US)

Legal Representative:

GLENN Edwards W (et al) (agent), Oppenheimer Wolff & Donnelly LLP, 1400
Page Mill Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200317041 A2 20030227 (WO 0317041)

Application: WO 2002US25491 20020809 (PCT/WO US0225491)

Priority Application: US 2001930786 20010815

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 15495

English Abstract

The present invention relates to a financial portfolio risk modeling system. The system operates in a collaborative computing environment between the user and the portfolio development system. The portfolio generating system models the user's personal investment parameters into a user profile in terms of the user risk tolerance level, user investment style and user bull/bear attitude. The system further calculates Value At Risk (VAR) values for the user. The system filters various securities based on their VAR and Beta values and present two list of filtered securities, with opposing Beta values, matching the user profile. The present invention enables the user to swap securities in and out of his existing portfolio and receive an analysis of the effect of the swap on his portfolio. The model also generates an ideal portfolio based on the user profile. The present invention presents the user with an estimated value of his portfolio, based on a regression formula as well as a possible best and worst scenario based on statistical formulas.

French Abstract

La presente invention concerne un systeme de modelisation du risque de portefeuille financier. Ledit systeme fonctionne dans un environnement informatique collaboratif entre l'utilisateur et le systeme de developpement de portefeuille. Le systeme de generation de portefeuille modelise les parametres d'investissement personnel de l'utilisateur en un profil de l'utilisateur en termes de niveau de tolerance du risque de l'utilisateur, de style d'investissement de l'utilisateur et de l'attitude de sensibilite opposee de l'utilisateur. Ledit systeme calcule egalement des valeurs a risque (VAR) pour l'utilisateur. Ledit systeme filtre divers titres de placement en fonction de leur valeur VAR et Beta et presente deux listes de titres de placement filtres, presentant des valeurs Beta opposees, correspondant au profil de l'utilisateur. La presente invention permet a l'utilisateur d'echanger des titres de placement de son portefeuille existant et de recevoir une analyse de l'effet de l'echange sur son portefeuille. Le modele permet egalement de generer un portefeuille ideal en fonction du profil de l'utilisateur. Ladite invention presente a l'utilisateur une valeur estimee de son portefeuille, en fonction d'une formule de regression ainsi qu'un meilleur et un pire scenario possible en fonction de formules statistiques.

Legal Status (Type, Date, Text)

Publication 20030227 A2 Without international search report and to be
republished upon receipt of that report.

Examination 20030807 Request for preliminary examination prior to end of
19th month from priority date

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DIALOG(R) File 349:PCT FULLTEXT

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00800759

FINANCIAL PORTFOLIO RISK MANAGEMENT

GESTION DES RISQUES DES PORTEFEUILLES FINANCIERS

Patent Applicant/Assignee:

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(Residence), US (Nationality)

Inventor(s):

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M5R 2N6, CA

Legal Representative:

COLEMAN Brian R (agent), Oppenheimer Wolff & Donnelly LLP, 1400 Page Mill
Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200133402 A2 20010510 (WO 0133402)

Application: WO 2000US30423 20001101 (PCT/WO US0030423)

Priority Application: US 99431390 19991101; US 2000520580 20000525

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD

MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ

VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 15078

English Abstract

French Abstract

La presente invention concerne un systeme de modelisation des risques
lies aux portefeuilles financiers. Ce systeme fonctionne dans un
environnement informatique cooperatif entre l'utilisateur et le systeme
de developpement de portefeuilles. Le systeme de creation de
portefeilles modelise les parametres d'investissement personnel de
l'utilisateur selon un profil d'utilisateur en terme de niveau de
tolerance du risque de l'utilisateur, du type d'investissement de
l'utilisateur et de l'attitude haussiere/baissiere de l'utilisateur. De
plus, ce systeme calcule les valeurs VAR (valeurs exposees au risque)
pour l'utilisateur. Le systeme filtre les titres varies sur la base de
leurs valeurs VAR et Beta et presente deux listes de titres filters, avec
les valeurs Beta opposees, correspondant au profil de l'utilisateur. En
outre, cette invention permet a l'utilisateur d'echanger des titres a
l'interieur et a l'exterieur de son portefeuille existant et de recevoir
et d'analyser l'effet de l'echange sur son portefeuille. Le modele cree
egalement un portefeuille ideal a partir du profil de l'utilisateur. Par
ailleurs, cette invention presente a l'utilisateur une valeur estimee de

son portefeuille, a partir d'une formule de regress. ainsi que le meilleur ou le pire des scenarios a partir de formules statistiques.

Legal Status (Type, Date, Text)

Publication 20010510 A2 Without international search report and to be republished upon receipt of that report.
Examination 20010816 Request for preliminary examination prior to end of 19th month from priority date
Declaration 20020411 Late publication under Article 17.2a
Republication 20020411 A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.
Declaration 20020411 Late publication under Article 17.2a
Correction 20020815 Corrected version of Pamphlet: pages 1/11-11/11, drawings, replaced by new pages 1/10-10/10; due to late transmittal by the receiving Office
Republication 20020815 A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

6/5/4 (Item 1 from file: 65)

DIALOG(R)File 65:Inside Conferences

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01878048 INSIDE CONFERENCE ITEM ID: CN019421719

The Use of WSR-88D Radar Data and an Interactive Hydrologic Model in Forecasting a Severe Flood in Northeast Oklahoma

Sloan, R. ; Piltz, S.

CONFERENCE: Comprehensive watershed management

SPECIAL PUBLICATION-NATURAL HAZARDS RESEARCH AND APPLICATIONS

INFORMATION CENTER, 1994; 18th P: 222-225

NHRAIC, 1994

LANGUAGE: English DOCUMENT TYPE: Conference Papers

CONFERENCE SPONSOR: Association of State Floodplain Managers

CONFERENCE LOCATION: Tulsa, OK

CONFERENCE DATE: May 1994 (199405) (199405)

BRITISH LIBRARY ITEM LOCATION: 8379.622000

NOTE:

Also known as NANIA -all together

DESCRIPTORS: watershed management; floodplain managers; NANIA

6/5/5 (Item 2 from file: 65)

DIALOG(R)File 65:Inside Conferences

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00775064 INSIDE CONFERENCE ITEM ID: CN007570478

The Use of WSR-88D Radar Data and an Interactive Hydrologic Model in Forecasting a Severe Flood in Northeast Oklahoma

Sloan, R. ; Piltz, S.

CONFERENCE: Comprehensive watershed management-18th Annual conference

PROCEEDINGS OF THE ANNUAL CONFERENCE- ASSOCIATION OF STATE FLOODPLAIN

MANAGERS, 1994; 18th P: 222-225

NHRAIC, 1994

LANGUAGE: English DOCUMENT TYPE: Conference Papers

CONFERENCE SPONSOR: Association of State Floodplain Managers

CONFERENCE LOCATION: Tulsa, OK

CONFERENCE DATE: May 1994 (199405) (199405)

BRITISH LIBRARY ITEM LOCATION: 6840.253800

NOTE:

Also known as NANIA - all together

DESCRIPTORS: watershed management; floodplain managers; NANIA

7/5/1 (Item 1 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00988010

**A FINANCIAL PLANNING AND COUNSELING SYSTEM PROJECTING USER CASH FLOW
SYSTEME DE CONSEIL ET DE PLANIFICATION FINANCIERE PROJETANT LE FLUX DE
TRESORERIE DE L'UTILISATEUR**

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

SLOAN Ronald E , 228 Briar Hill Avenue, Toronto, Ontario M4R 1J2, CA, CA
(Residence), CA (Nationality), (Designated only for: US)

SLUTSKY Stephen B , Penthouse B, 206 St. George Street, Toronto, Ontario
M5R 1N6, CA, CA (Residence), CA (Nationality), (Designated only for: US)

Legal Representative:

EDWARDS W Glenn (et al) (agent), Oppenheimer Wolff & Donnelly LLP, 1400
Page Mill Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200317168 A2 20030227 (WO 0317168)

Application: WO 2002US25500 20020808 (PCT/WO US0225500)

Priority Application: US 2001929610 20010813

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

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Detailed Description

Claims

Fulltext Word Count: 7914

English Abstract

French Abstract

Legal Status (Type, Date, Text)

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republished upon receipt of that report.

Declaration 20030731 Late publication under Article 17.2a

Republication 20030731 A2 With declaration under Article 17(2)(a); without
abstract; title not checked by the International
Searching Authority.

Examination 20031016 Request for preliminary examination prior to end of
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7/5/2 (Item 2 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00988008

**FINANCIAL PORTFOLIO RISK MANAGEMENT
GESTION DU RISQUE DU PORTEFEUILLE FINANCIER**

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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SLUTSKY Stephen B, Penthouse B, 206 St. George Street, Toronto, Ontario
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Legal Representative:

GLENN Edwards W (et al) (agent), Oppenheimer Wolff & Donnelly LLP, 1400
Page Mill Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200317041 A2 20030227 (WO 0317041)

Application: WO 2002US25491 20020809 (PCT/WO US0225491)

Priority Application: US 2001930786 20010815

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 15495

English Abstract

The present invention relates to a financial portfolio risk modeling system. The system operates in a collaborative computing environment between the user and the portfolio development system. The portfolio generating system models the user's personal investment parameters into a user profile in terms of the user risk tolerance level, user investment style and user bull/bear attitude. The system further calculates Value At Risk (VAR) values for the user. The system filters various securities based on their VAR and Beta values and present two list of filtered securities, with opposing Beta values, matching the user profile. The present invention enables the user to swap securities in and out of his existing portfolio and receive an analysis of the effect of the swap on his portfolio. The model also generates an ideal portfolio based on the user profile. The present invention presents the user with an estimated value of his portfolio, based on a regression formula as well as a possible best and worst scenario based on statistical formulas.

French Abstract

La presente invention concerne un systeme de modelisation du risque de portefeuille financier. Ledit systeme fonctionne dans un environnement informatique collaboratif entre l'utilisateur et le systeme de developpement de portefeuille. Le systeme de generation de portefeuille modelise les parametres d'investissement personnel de l'utilisateur en un profil de l'utilisateur en termes de niveau de tolerance du risque de l'utilisateur, de style d'investissement de l'utilisateur et de l'attitude de sensibilite opposee de l'utilisateur. Ledit systeme calcule egalement des valeurs a risque (VAR) pour l'utilisateur. Ledit systeme filtre divers titres de placement en fonction de leur valeur VAR et Beta et presente deux listes de titres de placement filtres, presentant des valeurs Beta opposees, correspondant au profil de l'utilisateur. La presente invention permet a l'utilisateur d'echanger des titres de placement de son portefeuille existant et de recevoir une analyse de l'effet de l'echange sur son portefeuille. Le modele permet egalement de generer un portefeuille ideal en fonction du profil de l'utilisateur. Ladite invention presente a l'utilisateur une valeur estimee de son portefeuille, en fonction d'une formule de regression ainsi qu'un meilleur et un pire scenario possible en fonction de formules statistiques.

Legal Status (Type, Date, Text)

Publication 20030227 A2 Without international search report and to be
republished upon receipt of that report.

Examination 20030807 Request for preliminary examination prior to end of
19th month from priority date

7/5/3 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00800759

FINANCIAL PORTFOLIO RISK MANAGEMENT

GESTION DES RISQUES DES PORTEFEUILLES FINANCIERS

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

SLOAN Ronald E , 228 Briar Hill Avenue, Toronto, Ontario M4R 1J2, CA,
SLUTSKY Stephen B , Penthouse B, 206 St. George Street, Toronto, Ontario
M5R 2N6, CA

Legal Representative:

COLEMAN Brian R (agent), Oppenheimer Wolff & Donnelly LLP, 1400 Page Mill
Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200133402 A2 20010510 (WO 0133402)

Application: WO 2000US30423 20001101 (PCT/WO US0030423)

Priority Application: US 99431390 19991101; US 2000520580 20000525

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD

MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ

VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 15078

English Abstract

French Abstract

La presente invention concerne un systeme de modelisation des risques
lies aux portefeuilles financiers. Ce systeme fonctionne dans un
environnement informatique cooperatif entre l'utilisateur et le systeme
de developpement de portefeuilles. Le systeme de creation de
portefeilles modelise les parametres d'investissement personnel de
l'utilisateur selon un profil d'utilisateur en terme de niveau de
tolerance du risque de l'utilisateur, du type d'investissement de
l'utilisateur et de l'attitude haussiere/baissiere de l'utilisateur. De
plus, ce systeme calcule les valeurs VAR (valeurs exposees au risque)
pour l'utilisateur. Le systeme filtre les titres varies sur la base de
leurs valeurs VAR et Beta et presente deux listes de titres filters, avec
les valeurs Beta opposees, correspondant au profil de l'utilisateur. En
outre, cette invention permet a l'utilisateur d'echanger des titres a
l'interieur et a l'exterieur de son portefeuille existant et de recevoir
et d'analyser l'effet de l'echange sur son portefeuille. Le modele cree
egalement un portefeuille ideal a partir du profil de l'utilisateur. Par
ailleurs, cette invention presente a l'utilisateur une valeur estimee de

son portefeuille, a partir d'une formule de regression ainsi que le meilleur ou le pire des scenarios a partir de formules statistiques.

Legal Status (Type, Date, Text)

Publication 20010510 A2 Without international search report and to be republished upon receipt of that report.

Examination 20010816 Request for preliminary examination prior to end of 19th month from priority date

Declaration 20020411 Late publication under Article 17.2a

Republication 20020411 A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

Declaration 20020411 Late publication under Article 17.2a

Correction 20020815 Corrected version of Pamphlet: pages 1/11-11/11, drawings, replaced by new pages 1/10-10/10; due to late transmittal by the receiving Office

Republication 20020815 A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

File 347:JAPIO Oct 1970-2003/Jul(Updated 031105)
 (c) 2003 JPO & JAPIO
 File 350:Derwent WPIX 1963-2003/UD,UM &UP=200377
 (c) 2003 Thomson Derwent
 File 256:SoftBase:Reviews,Companies&Prods. 82-2003/Oct
 (c)2003 Info.Sources Inc
 File 35:Dissertation Abs Online 1861-2003/Oct
 (c) 2003 ProQuest Info&Learning
 File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
 (c) 2002 The Gale Group
 File 65:Inside Conferences 1993-2003/Nov W5
 (c) 2003 BLDSC all rts. reserv.
 File 2:INSPEC 1969-2003/Nov W4
 (c) 2003 Institution of Electrical Engineers
 File 233:Internet & Personal Comp. Abs. 1981-2003/Jul
 (c) 2003, EBSCO Pub.
 File 474:New York Times Abs 1969-2003/Dec 02
 (c) 2003 The New York Times
 File 475:Wall Street Journal Abs 1973-2003/Dec 02
 (c) 2003 The New York Times
 File 99:Wilson Appl. Sci & Tech Abs 1983-2003/Oct
 (c) 2003 The HW Wilson Co.
 File 95:TEME-Technology & Management 1989-2003/Nov W3
 (c) 2003 FIZ TECHNIK
 File 139:EconLit 1969-2003/Nov
 (c) 2003 American Economic Association

Set	Items	Description
S1	442384	INVESTMENT? OR (FINANCIAL? OR FISCAL? OR MONEY OR MONETARY OR PECUNIARY) (2N) (HOLDINGS OR PORTFOLIO)
S2	33738	CURRENT() (POSITION? OR STATUS OR LEVEL)
S3	1075926	FILTER? OR SORT???
S4	1102097	FORECAST? OR PREDICT? OR (STRESS OR STREET) (2W) (ANALY? OR - TEST???) OR EVALUAT? OR PARSE OR PARSING)
S5	4085538	TRANSMIT? OR TRANSMISSION OR DISSEMINAT? OR CONVEY? OR TRANSFER?
S6	0	S1 AND S2 AND S3 AND S4 AND S5
S7	0	S1 AND S2 AND S3 AND S4
S8	3	S1 AND S2 AND S3
S9	23171	S1 AND S4
S10	78	S1 AND S2 AND S4
S11	1	S10 FROM 347,350
S12	64	(S10 NOT S11) NOT PY>2000
S13	3	S10 AND S5
S14	6	(S1(5N)S2) AND S4

8/3,K/1 (Item 1 from file: 583)
DIALOG(R) File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

06400828

Summan tehtailla 46 miljoonan investoinnit
FINLAND: ENSO TO MODERNIZE SUMMA MILL
Kymen Sanomat (ZLJ) 27 Nov 1996 p.8
Language: FINNISH

...plants in its Summa mill during 1997. According to planning manager Timo Pajunen, upgrading the **sorting** and deposition will improve the competitiveness of the Hi-Brite qualities produced by PM2. Moreover, the **investment** will reduce sliver to one quarter of the **current level**. A total of FMk 18mn will be invested in the expansion of the water-treatment facility next year. The **investment** will double the capacity of the water-treatment plant. Olavi Airanne, manager of the Summa mill, says he is looking forward to a group-level **investment** decision, as the PM1, which has an annual production capacity of 100,000 tns, is...

8/3,K/2 (Item 1 from file: 2)
DIALOG(R) File 2:INSPEC
(c) 2003 Institution of Electrical Engineers. All rts. reserv.

7678749 INSPEC Abstract Number: C2003-08-6130M-021

Title: Media representation standards for the new millennium (tutorial)

Author(s): Pereira, F.

Author Affiliation: Inst. Superior Tecnico, lisbon, Portugal

Conference Title: Protocols and Systems for Interactive Distributed Multimedia. Joint International Workshop on Interactive Distributed Multimedia Systems and Protocols for Multimedia Systems, IDMS/PROMS 2002. Proceedings (Lecture Notes in Computer Science Vol.2515) p.368-9

Editor(s): Boavida, F.; Monteiro, E.; Orvalho, J.

Publisher: Springer-Verlag, Berlin, Germany

Publication Date: 2002 Country of Publication: Germany xiv+369 pp.

ISBN: 3 540 00169 7 Material Identity Number: XX-2002-03735

Conference Title: Protocols and Systems for Interactive Distributed Multimedia. Joint International Workshops on Interactive Distributed Multimedia Systems and Protocols for Multimedia Systems, IDMS/PROMS 2002. Proceedings

Conference Date: 26-29 Nov. 2002 Conference Location: Coimbra, Portugal

Language: English

Subfile: C

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...Abstract: a standard has also important economical implications since it allows the sharing of costs and **investments** and the acceleration of applications' deployment. Among the most relevant standardization achievements are those by...

...may be required, if gaps in the infrastructure exist This page addresses the evolution and **current status** in terms of media representation technologies and standards as well as the most relevant emerging...

...Identifiers: **investment** sharing...

...multimedia material **filtering** ;

8/3,K/3 (Item 1 from file: 95)
DIALOG(R) File 95:TEME-Technology & Management
(c) 2003 FIZ TECHNIK. All rts. reserv.

01464488 20001102833

New developments in biodegradable nonwovens

(Neuere Entwicklungen bei biologisch abbaubaren Vliesstoffen)

Woodings, C
Calvin Woodings Consulting, GB
Edana Nonwovens Symp., Nonwovens Markets, Nonwovens Developments, Hygiene,
Raw Materials, Prague, CS, 7-8 Jun, 20002000
Document type: Conference paper Language: English
Record type: Abstract

ABSTRACT:

The paper reviews the **current position** of biodegradable materials in the nonwovens market. Coverstock technology is used as a focal point...

...are also thermoplastic and capable of being formed into films and fibres. Thanks to massive **investments** announced this year by Cargill Dow LLC, the PLA variety (Polylactic Acid) currently look most...

...bring the production and marketing of biodegradable disposables one step nearer reality. Fibres of this **sort** appear spinnable on conventional melt spinning equipment into coverstocks that will work in conventional disposable...

...Unfortunately, this year's announcements of PLA expansion reduces the already minimal likelihood of any **investment** in their really large scale manufacture either by the current technologies or by the visible...

11/3,K/1 (Item 1 file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

013815594 **Image available**
WPI Acc No: 2001-299806/200131
XRPX Acc No: N01-215100

Financial information providing apparatus in communication network,
processes individual's request for information in conjunction with one of
stored data about financial factor, factor model and security

Patent Assignee: JOAO R A (JOAO-I)

Inventor: JOAO R A

Number of Countries: 094 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200115093	A2	20010301	WO 2000US23074	A	20000823	200131 B
AU 200069266	A	20010319	AU 200069266	A	20000823	200136

Priority Applications (No Type Date): US 99150410 P 19990824

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200115093 A2 E 97 G07F-000/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200069266 A G07F-000/00 Based on patent WO 200115093

Abstract (Basic):

... factor model, factor ratio, security and portfolio of
securities. Report contains one of historical, statistical,
forecasting information regarding one of security and portfolio of
securities.

... in conjunction with services provided by banks, financial
institutions, securities, brokers, securities dealers, brokerage
accounts, **investment** banks, insurance companies, on-line brokerage
accounts, in communication network e.g. Internet...

...financial information and related information to individual inventors as
well as institutional inventors. Enables ascertaining **current status**
of security and provides protection for financial account...

13/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

013815594 **Image available**
WPI Acc No: 2001-299806/200131
XRPX Acc No: N01-215100

Financial information providing apparatus in communication network,
processes individual's request for information in conjunction with one of
stored data about financial factor, factor model and security

Patent Assignee: JOAO R A (JOAO-I)

Inventor: JOAO R A

Number of Countries: 094 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200115093	A2	20010301	WO 2000US23074	A	20000823	200131 B
AU 200069266	A	20010319	AU 200069266	A	20000823	200136

Priority Applications (No Type Date): US 99150410 P 19990824

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200115093 A2 E 97 G07F-000/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200069266 A G07F-000/00 Based on patent WO 200115093

Abstract (Basic):

... factor model, factor ratio, security and portfolio of
securities. Report contains one of historical, statistical,
forecasting information regarding one of security and portfolio of
securities.
... in conjunction with services provided by banks, financial
institutions, securities, brokers, securities dealers, brokerage
accounts, **investment** banks, insurance companies, on-line brokerage
accounts, in communication network e.g. Internet...
... Enables providing and **disseminating** financial information and related
information to individual inventors as well as institutional inventors.
Enables ascertaining **current status** of security and provides
protection for financial account...

13/3,K/2 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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03908084

Kapitalspritzen nach der Schocktherapie

GERMANY - EASTERN GERMANY WILL NEED **INVESTMENT** OF DM70-90 BIL/Y

Sueddeutsche Zeitung (SDZ) 18 December 1990 p21

Language: German

GERMANY - EASTERN GERMANY WILL NEED **INVESTMENT** OF DM70-90 BIL/Y

Germany: The Eastern region will need a capital **transfer** of DM70-90
bil/y, according to Ifo, market research institute, some DM40-50 bil...

... which will have to be contributed by govt budgets and DM30-40 bil by
private **investment** of W German companies. About two-thirds of the capital
needed in the East will...

... the W German current account surplus, provided the balance of current

accounts stays at the current level. Economic experts have however already predicted the balance of current accounts to decline by DM50-60 bil. It amounted to DM104...

13/3,K/3 (Item 1 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2003 Institution of Electrical Engineers. All rts. reserv.

6643293 INSPEC Abstract Number: A2000-16-8160-006, B2000-08-0500-001
Title: **Some basic research opportunities in surface engineering**
Author(s): Larsen-Basse, J.
Author Affiliation: Nat. Sci. Found., Arlington, VA, USA
Conference Title: Surface Engineering: Science and Technology I. Proceedings of Symposium. 1999 TMS Annual Meeting p.3-8
Editor(s): Kumar, A.; Chung, Y.-W.; Moore, J.J.; Smugeresky, J.E.
Publisher: Minerals, Metals & Materials Society, Warrendale, PA, USA
Publication Date: 1999 Country of Publication: USA xi+513 pp.
ISBN: 0 87339 427 5 Material Identity Number: XX-1999-00515
Conference Title: Proceedings of Surface Engineering: Science and Technology I. TMS Annual Meeting
Conference Date: 28 Feb.-4 March 1999 Conference Location: San Diego, CA, USA
Language: English
Subfile: A B
Copyright 2000, IEE

Abstract: NSF's investment in basic research relevant to surface engineering has been growing rapidly in recent years, from almost nil 8-10 years ago to its current level of around \$7-8 M per year. Its development over the past decade is briefly...

... and surface engineering to more mundane areas, such as design tools, process control, and technology transfer.

Descriptors: investment ; ...

...technological forecasting ; ...

...technology transfer ;

...Identifiers: technology transfer ;

14/3,K/1 (Item 1 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01355914 ORDER NO: AADMM-84335
AN EVALUATION AND COMPARISON OF ECONOMETRIC METHODS OF FORECASTING
BUSINESS INVESTMENT: SUMMER'S Q, NEOCLASSICAL, ARIMA, AND VAR MODELS
Author: PARKER, JAMES ANTHONY
Degree: M.A.
Year: 1993
Corporate Source/Institution: UNIVERSITY OF VICTORIA (CANADA) (0244)
Source: VOLUME 32/03 of MASTERS ABSTRACTS.
PAGE 831. 107 PAGES
ISBN: 0-315-84335-7

AN EVALUATION AND COMPARISON OF ECONOMETRIC METHODS OF FORECASTING
BUSINESS INVESTMENT: SUMMER'S Q, NEOCLASSICAL, ARIMA, AND VAR MODELS

Aggregate investment is a large and important component of GDP. The current level of investment not only determines current GDP, but it also plays a large part in determining future...

...Thus, a correct model of the investment process is vital for both policy makers and forecasters.

This thesis compares the forecasting accuracy of a tax adjusted version of the Q model (Summer's Q), with two...

...Auto Regression (VAR) model are examined to assess the contribution of economic theory to the prediction of investment. Accuracy is measured with both Theil's U and Mean Absolute Percent Error...

14/3,K/2 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09198808
Vinythai announces plan to increase domesticsales
THAILAND: VINYTHAI TO RAISE CAPACITY
Krungthep Thanakit (AUF) 15 Nov 1999 p.29
Language: THAI

... 6 mn) to increase production capacity by another 20% in the year 2000. The company forecasts a 6% rise in the overall domestic market for PVC pellets. As such, the company...

... increase of about 20,000 tons, which will represent about a 12% rise over its current level of 170,000 tons. The investment of US\$ 6 million is expected to be approved by the shareholders next year. A...

14/3,K/3 (Item 2 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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04660528
Spend more, say MPs
UK - POLL SHOWS MORE SHOULD BE SPENT ON RAIL INFRASTRUCTURE
Contract Journal (CJ) 21 November 1991 p6
ISSN: 0010-8952

...survey of 100 MPs shows that seven out of 10 of those questioned believe that current level of planned investment in the railways is inadequate, according to the Federation of Civil Engineering Contractors (FCEC). The...

... trade enquiry, which shows that order books are still falling and further job losses are predicted .

14/3,K/4 (Item 1 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2003 Institution of Electrical Engineers. All rts. reserv.

5909024 INSPEC Abstract Number: C9806-7210L-017
Title: Paying their way-commercial digital libraries for the 21st Century
Author(s): Ferguson, I.A.; Wooldridge, M.J.
Author Affiliation: Agents Syst. Group, Zuno Ltd., London, UK
URL: <http://www.dlib.org/dlib/june97/zuno/06ferguson.html>
Journal: D-Lib Magazine
Publication URL: <http://mirrored.ukoln.ac.uk/lis-journals/dlib/>
Publisher: Corporation for National Research Initiatives,
Publication Date: June 1997 Country of Publication: USA
ISSN: 1082-9873
Material Identity Number: G467-98006
Language: English
Subfile: C
Copyright 1998, IEE

...Abstract: for the Internet, World Wide Web (WWW), and corporate intranets. This is evidenced by the current level of commercial investment into providing and deploying sophisticated information and knowledge management solutions for networked users.

...Descriptors: technological forecasting

14/3,K/5 (Item 1 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2003 The New York Times. All rts. reserv.

00826801 NYT Sequence Number: 097579771221
Pres Carter will propose \$25 billion tax reduction and revision package, effective Oct 1 '78. About 1/3 of cuts would benefit business and 2/3 would benefit individuals. Would reduce corporate tax rate in 2 stages from 48% to 44%, with 3% reduction Oct 1 and 1% Jan 1 '80. Would lower individual tax rates from present 14 to 70% range to 12 to 68%. Would replace personal exemption with personal credit of \$240 or \$250, with some technicalities to be worked out. Would end excise tax on telephone bills, and reduce employer contribution to unemployment insurance from current seven-tenths of 1% to five-tenths of 1% on wage base that will be raised from present \$4,200 to \$6,000. Latter 2 changes are expected to save telephone users and business about \$2.3 Billion annually. Pres Carter also intends to keep investment tax credit at current level of 10% instead of dropping it to 7% at end of '80, as originally planned. Would permit investment tax credit to offset up to 90% of a company's taxes, extended to structures as well as equipment. Would phase out Domestic Internatl Sales Corp (DISC) which permits companies to consolidate income from exports and defer taxes on a portion of that income. Would end deferral of US taxes on income of overseas subsidiaries of US corporations. Would put 50% ceiling on deductibility of expense account meals, measure expected to arouse strong protests from hotel and restaurant workers and businesses. Administration source predicts that tax cuts would ham
FARNSWORTH, CLYDE H
New York Times, Col. 6, Pg. 1
Wednesday December 21 1977

...telephone users and business about \$2.3 Billion annually. Pres Carter also intends to keep investment tax credit at current level of 10% instead of dropping it to 7% at end of '80, as originally planned... measure expected to arouse strong protests from hotel and restaurant workers and businesses. Administration source predicts that tax cuts

would ham

...DESCRIPTORS: CORPORATIONS (DISC); ECONOMIC CONDITIONS AND TRENDS;
EXPENSE ACCOUNTS; EXCISE TAXES; FACTORIES AND INDUSTRIAL PLANTS; FINANCES
; FORECASTS ; FOREIGN INVESTMENTS; HOTELS AND MOTELS; INCOME TAX;
INSURANCE; INTERNATIONAL TRADE AND WORLD MARKET (GENERAL); INVESTMENT...

14/3,K/6 (Item 2 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2003 The New York Times. All rts. reserv.

00471052 NYT Sequence Number: 038082740606

Commerce Sec Frederick B Dent, in luncheon speech to American Fashion
Textiles Exposition, says econ house is in good order, but predicts
long battle against inflation. Among econ strengths, cites record or
near-record orders for new machinery, high level of indus construction,
low level of indus inventories. Says current policy of all-out agr
production will support high level of output of machinery, chems and
fertilizers. Says Project Independence will stimulate development of
energy resources. Sees strength in competitiveness of Amer products and
labor in world mkts, citing 43% rise in '73 exports and 47% rise in
exports thus far in '74. Sees strength in need for expanding productive
capacity. Sees inflation rate dropping slowly in 2d half of '74 and into
'75. Says suggestion by Econ Advisers Council of 4th qr inflation rate in
7% range is attainable. Sees somewhat higher unemployment in next few mos
due to growth of labor force rather than decline in employment. Sees
improvement if econ growth resumes as anticipated before yr end. Says
current level of business investments is sustaining factor in econ.
Dent illus (M).)

BARMASH, ISADORE

New York Times, Col. 2, Pg. 55

Thursday June 6 1974

...luncheon speech to American Fashion Textiles Exposition, says econ house
is in good order, but predicts long battle against inflation. Among
econ strengths, cites record or near-record orders for new...

...decline in employment. Sees improvement if econ growth resumes as
anticipated before yr end. Says current level of business
investments is sustaining factor in econ. Dent illus (M).)...

File 348:EUROPEAN PATENT 1978-2003/Nov W04
(c) 2003 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20031127,UT=20031120
(c) 2003 WIPO/Univentio
File 15:ABI/Inform(R) 1971-2003/Dec 02
(c) 2003 ProQuest Info&Learning
File 9:Business & Industry(R) Jul/1994-2003/Dec 02
(c) 2003 Resp. DB Svcs.
File 610:Business Wire 1999-2003/Dec 03
(c) 2003 Business Wire.
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
File 275:Gale Group Computer DB(TM) 1983-2003/Dec 02
(c) 2003 The Gale Group
File 476:Financial Times Fulltext 1982-2003/Dec 03
(c) 2003 Financial Times Ltd
File 624:McGraw-Hill Publications 1985-2003/Dec 02
(c) 2003 McGraw-Hill Co. Inc
File 636:Gale Group Newsletter DB(TM) 1987-2003/Dec 02
(c) 2003 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2003/Dec 02
(c) 2003 The Gale Group
File 613:PR Newswire 1999-2003/Dec 03
(c) 2003 PR Newswire Association Inc
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc
File 16:Gale Group PROMT(R) 1990-2003/Dec 02
(c) 2003 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 634:San Jose Mercury Jun 1985-2003/Dec 02
(c) 2003 San Jose Mercury News
File 148:Gale Group Trade & Industry DB 1976-2003/Dec 02
(c)2003 The Gale Group
File 20:Dialog Global Reporter 1997-2003/Dec 03
(c) 2003 The Dialog Corp.
File 625:American Banker Publications 1981-2003/Dec 03
(c) 2003 American Banker
File 268:Banking Info Source 1981-2003/Nov W4
(c) 2003 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2003/Dec 03
(c) 2003 Bond Buyer
File 267:Finance & Banking Newsletters 2003/Dec 01
(c) 2003 The Dialog Corp.
File 995:NewsRoom 2000
(c) 2003 The Dialog Corporation

Set	Items	Description
S1	5601	((INVESTMENT? OR (FINANCIAL? OR FISCAL? OR MONEY OR MONETARY OR PECUNIARY) (2N) (HOLDINGS OR PORTFOLIO)) (5N) ((CURRENT OR PRESENT OR NOW) (2N) (POSITION? OR STATUS OR LEVEL))
S2	130	S1(S) (FORECAST? OR PREDICT? OR (STRESS OR STREET) (2W) (ANALY? OR TEST??? OR EVALUAT? OR PARSE OR PARSING OR FILTER? OR SORT???))
S3	0	S2 FROM 348,349
S4	72	S2 NOT PD>20000525
S5	60	RD (unique items)
S6	220842	(((STRESS OR STREET) (2W) (ANALY? OR TEST??? OR EVALUAT? OR PARSE OR PARSING OR FILTER? OR SORT???)) OR ((FORECAST? OR PREDICT?) (2N) (PERFORMANCE OR ACTIVITY OR RETURN? ? OR VALUE))
S7	1	S1(S)S6
S8	60	(S1 AND S6) NOT S7
S9	3	S8 FROM 348,349
S10	32	(S8 NOT S9) NOT PD>20000525
S11	26	RD (unique items)
S12	11	S1 FROM 348,349

S13 100 S6 (5N) ((CURRENT OR PRESENT OR NOW) (2N) (POSITION? OR STATUS
OR LEVEL))
S14 26 S13 AND (INVESTMENT? OR PORTFOLIO OR (FINANCIAL? OR FISCAL?
OR MONEY OR MONETARY OR PECUNIARY) (2N) HOLDINGS)
S15 26 S14 NOT (S7 OR S8 OR S12)
S16 3 S15 FROM 348,349
S17 7 (S15 NOT S16) NOT PD>20000525

7/3,K/1 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00994559

DIGITAL OPTIONS HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING
EXCHANGE THEREFOR

OPTIONS NUMERIQUES A RETOURS AJUSTABLES BASEES SUR LA DEMANDE ET BOURSE
D'ECHANGES COMMERCIAUX AFFERENTE

Patent Applicant/Assignee:

LONGITUDE INC, 650 Fifth Avenue, New York, NY 10019, US, US (Residence),
US (Nationality)

Inventor(s):

LANGE Jeffrey, 3 East 84th Street, Apt. 3, New York, NY 10028, US,

Legal Representative:

WEISS Charles A (et al) (agent), Kenyon & Kenyon, One Broadway, New York,
NY 10004, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200323575 A2 20030320 (WO 0323575)

Application: WO 2002US30309 20020909 (PCT/WO US0230309)

Priority Application: US 2001950498 20010910

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 122079

Fulltext Availability:

Claims

Claim

... 2 Market Operation

(a) Termination Criteria: In a preferred embodiment of a method of the
present invention, returns to **investments** in the plurality of defined
states

are allocated (and in another embodiment for DBAR digital...efficiency on
an ongoing basis. This may readily be accomplished, for example, by
comparing the **predicted** **returns** on a group of DBAR contingent claims
returns with actual realized outcomes. If investors have...

9/TI,PY,AZ/1 (Item 1 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

01056423

DERIVATIVES HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING EXCHANGE
THEREFOR

PRODUITS DERIVES PRESENTANT DES RENDEMENTS AJUSTABLES BASES SUR LA DEMANDE
ET ECHANGES COMMERCIAUX ASSOCIES

Publication Year: 2003

9/TI,PY,AZ/2 (Item 2 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00794342

INVESTMENT ANALYSIS AND MANAGEMENT SYSTEM FOR GENERATING FINANCIAL ADVICE
ANALYSE D'INVESTISSEMENT ET SYSTEME DE GESTION POUR LA FORMULATION DE
RECOMMANDATIONS A CARACTERE FINANCIER

Publication Year: 2001

9/TI,PY,AZ/3 (Item 3 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00784126

SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR AN EXCEPTION RESPONSE TABLE
IN ENVIRONMENT SERVICES PATTERNS

SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION DESTINES A UNE TABLE DE REPONSE
D'EXCEPTION DANS DES CONFIGURATIONS DE SERVICES D'ENVIRONNEMENT

Publication Year: 2001

11/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01902980 05-53972

Constructing real estate investment portfolios

Viezer, Timothy W

Business Economics v34n4 PP: 51-58 Oct 1999

ISSN: 0007-666X JRNL CODE: BEC

WORD COUNT: 4835

...TEXT: level of risk.

4. Recommendations are made for individual properties on how to "beat" the forecasted market returns .

5. The markets and portfolio performance are continuously monitored. The outlook and target markets are... Econometric Forecast Model (REEFM) forecasts conditions in both space and capital markets to derive market returns . The model forecasts 3,000 real estate variables (fifteen indicators in each of four property types in fifty...Real Estate Investment Fiduciary (NCREIF) Property Index return data; (2) constrained optimization using historical and forecast implied market returns from REEFM; and (3) bootstrapping. The last technique generates numerous random samples from the NCREIF...

... due to the huge transaction costs involved in rebalancing the real estate portfolio. Any new investment will alter the portfolio's current position in one of five ways. Initially, the addition of a new property could leave the to the return forecasts . A normal distribution was created using 10,000 estimates based upon the REEFM forecast and...

...that exceeded the diversification hurdle rate were then counted, and the probability calculated that the forecasted return would exceed the hurdle rate.

The MPT weights and diversification hurdle rates provide portfolio managers ...

... its performance benchmark return, only two items are needed: the previous year's ending market value and a forecast of the regional property type's total return. It is then straightforward to estimate the amount of investment income and appreciation necessary to equal this forecasted return .

Combining forecasts again provides a prudent research strategy. In this instance, the structural econometric forecast from REEFM...

...an estimated return for the property to exceed. While properties that do not exceed the forecasted return do not necessarily qualify for disposition nor do those who exceed the forecast merit retaining...

11/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01679851 03-30841

Financial management

Anonymous

Chain Store Age State of the Industry Supplement PP: A26-A27 Aug 1998

ISSN: 1087-0601 JRNL CODE: CSA

WORD COUNT: 1272

...ABSTRACT: performance retailer. Management and investors continue to establish progressive ways to measure and, more recently, forecast performance . Today's evolving metrics are better equipped to record and projects a retailer's asset...

...TEXT: performance retailer.

Management and investors continue to establish progressive ways to measure and, more recently, **forecast performance**.

Traditional analysis captured historical trends, though failed to measure new business potential (store expansion, cross...

...important to management teams and investors. New valuation methodologies integrate relevant information to construct better **predictors** of planned **performance**, which ultimately reflects the future financial stability and strength of an organization.

New Tool

Economic...break away from the pack of average performance.

Greater reliance, too, on future returns from **current investments** is **positioning** retailers to prioritize the most profitable companywide or divisional initiatives.

(Photograph Omitted)
Captioned as: Standardized...

11/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01414939 00065926
The role of expectations in the FRB/US macroeconomic model
Brayton, Flint; Mauskopf, Eileen; Reifschneider, David; Tinsley, Peter; Williams, John
Federal Reserve Bulletin v83n4 PP: 227-245 Apr 1997
ISSN: 0014-9209 JRNL CODE: FRS
WORD COUNT: 9453

...TEXT: to the earlier example, only a fraction of the gap between the previous level of **investment**, Ya, and the **current equilibrium level**, Yb, will be eliminated in the current period, t. Delays in adjusting investment may be...

... speed of quarterly adjustment for equipment investment estimated from historical data, the firm moves the **current level** of equipment **investment** to Yc, which is about 15 percent closer to the equilibrium, Yb, than the level...is the focus of this analysis.

To simulate the effects of these events, a baseline **forecast** of economic **activity** is generated given a set of assumptions for fiscal and monetary policy, foreign economic conditions...

11/3,K/4 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00938136 95-87528
Circular causation and the Veblenian dichotomy in the General Theory: An introduction to institutionalist method
Harvey, John T
Journal of Post Keynesian Economics v17n1 PP: 69-89 Fall 1994
ISSN: 0160-3477 JRNL CODE: PKE
WORD COUNT: 8051

...TEXT: the General Theory Keynes distinguishes between speculation and enterprise. The former, he writes, is "the **activity of forecasting** the

psychology of the market," while the latter is "the activity of forecasting the prospective yield of assets over their whole life" (Keynes, 1964, p. 158). Keynes held...pattern of changes in the marginal efficiency of capital makes even the maintenance of the current level of investment unlikely.

While the multiplier process is important in terms of making the decisive role of...

11/3,K/5 (Item 5 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00775671 94-25063
Strategy through the option lens: An integrated view of resource investments and the incremental-choice process
Bowman, Edward H; Hurry, Dileep
Academy of Management Review v18n4 PP: 760-782 Oct 1993
ISSN: 0363-7425 JRNL CODE: AMR
WORD COUNT: 9254

...TEXT: two traditional (though diverse) examples. The idea that organizations seek to maximize, for instance, the forecast return on investment (ROI) or market share does not adequately describe choices to sacrifice current profits... equivalent to successful adaptation and "selection in" by the environment. If the organization has been positioned unfavorably, current investment will produce decline. and the firm will be "selected out."

The interaction between an organization...

11/3,K/6 (Item 6 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00706470 93-55691
Making sense of Asian markets
Massar, Betsy
Global Investor n61 PP: 27-32 Apr 1993
ISSN: 0951-3604 JRNL CODE: GLI
WORD COUNT: 3528

...TEXT: is also changing," says Allard at State Street.

Because of a recent corporate reorganization, State Street is re-evaluating how its subcustodians can provide service with its new operating structure. The bank is in...framework of Asian markets.

Despite the lack of hard numbers on flows of cross border investments, the current level of custodial funds in Greater Asia--which does not include Japan or Australia--is considered...

11/3,K/7 (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2003 The Gale Group. All rts. reserv.

02138755 SUPPLIER NUMBER: 20165741 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Portfolio management/accounting systems. (Wall Street & Technology Buyers' Guide 1998 supplement) (Buyers Guide) (Directory)
Wall Street & Technology, v16, n1, pS71(10)
Jan, 1998
DOCUMENT TYPE: Buyers Guide Directory ISSN: 1060-989X LANGUAGE:
English RECORD TYPE: Fulltext; Abstract

... modules. features windows-based reporting and inquiry.
PRISM PRISM is an on-line, real-time **investment** accounting system that provides **current** market/ **position** information and handles a wide range of security types, including MBS/CMOs and foreign securities... trading, transaction processing, accounting, and operations to take place in a real-time environment.
Wall Street Analytics . Inc. 2370 Watson Ct., Ste. 200, Palo Alto, CA 94303; Contact: Jeffrey Foley, Marketing 415...

11/3,K/8 (Item 2 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2003 The Gale Group. All rts. reserv.

01671572 SUPPLIER NUMBER: 15074144. (USE FORMAT 7 OR 9 FOR FULL TEXT)
Portfolio accounting/management systems. (Buyers Guide)
Wall Street & Technology, v11, n8, p84(20)
Annual, 1994
DOCUMENT TYPE: Buyers Guide ISSN: 1060-989X LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 22587 LINE COUNT: 02063

... Investment Management & Accounting
IBM mainframe, PC
A dual-platform back-office on-line real-time **investment** system that provides **current** market/ **position** information, handles most securities including MBS and fireign securities, and ...currency from its inception, PORTIA offers comprehensive support for all security types and currencies.
Wall Street Analytics 555 Bryant St., #371, Palo Alto, CA94301; Contact Ron Unz; 415/853-0360, See ad...and performance measurement, risk and performance attribution, multi-factor stock valuation and asset allocation.
Wall Street Analytics 555 Bryant St., #371, Palo Alto, CA 94301; Contact Ron Unz; 415/853-0360, See...and performance measurement, risk and performance attribution, mutli-factor stock, valuation and asset allocation.
Wall Street Analytics 555 Bryant St. #371, Palo Alto, CA 94301; Contact Ron Unz; 415/853-0360, See...

11/3,K/9 (Item 3 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2003 The Gale Group. All rts. reserv.

01582852 SUPPLIER NUMBER: 13363890 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Portfolio accounting/management systems. (1993 edition) (Buyers Guide)
Wall Street & Technology, v10, n5, p94(19)
Jan, 1993
DOCUMENT TYPE: Buyers Guide ISSN: 1060-989X LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 20362 LINE COUNT: 01902

... PRISM Investment Management & Accounting
IBM/Mainframe/PC
A dual-platformf back-office on-line realtime **investment** system that provides **current** market/ **position** information, handles most securities including MBS and foreign securities, and accomodates multiple currencies. Provides 46L...multicurrency from its inception, PORTIA offers comprehensive support for all security types and currencies.
Wall Street Analytics , 33-41 85th St., Jackson Heights, NY 11372; Contact Ron K. Unz; 718/446-5268...fund management for index matching or tilted funds; optimization systems, asset allocation & global management.
Wall Street Analytics , 33-41 85th St., Jackson Heights, NY 11372;

Contact Ron K. Unz; 718/446-5268...PRISM Investment Management & Accounting
IBM/Mainframe/PC

A dual-platform back-office on-line realtime **investment** system that provides **current** market/ **position** information, handles most securities including MBS and foreign securities, and accomodates multiple currencies. Provides 46L...mode. Information can be readily passed to the data center for high volume print.

Wall **Street Analytics** , 33-41 85th st., Jackson Heights, NY 11372;
Contact Ron K. Unz; 718/446-5268...

11/3,K/10 (Item 1 from file: 624)
DIALOG(R)File 624:McGraw-Hill Publications
(c) 2003 McGraw-Hill Co. Inc. All rts. reserv.

0010216

Books

Business Week December 23, 1985; Pg 10; Number 2926

Journal Code: BW ISSN: 0007-7135

Section Heading: Books

Word Count: 938 *Full text available in Formats 5, 7 and 9*

BYLINE:

CARRINGTON: A BLOW-BY-BLOW ACCOUNT OF
THE SHEARSON-AMERICAN EXPRESS MERGER

ANTHONY BIANCO Senior Writer Tony Bianco covers the securities industry for
BUSINESS WEEK.

TEXT:

...travel-card business and Shearson's lineup of investment wares. The Year They Sold Wall **Street** offers no **analysis** of the failings of the financial supermarket. But Carrington's narrative makes abundantly clear that...

... First Boston, Goldman Sachs, and others that shunned the retail market altogether to concentrate on **investment** banking. At their **current** level of profitability, the proto-supermarkets cannot hope to hold their own against the likes of...

11/3,K/11 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2003 The Gale Group. All rts. reserv.

03242270 Supplier Number: 46650156 (USE FORMAT 7 FOR FULLTEXT)

Kroll & Tract assess market

World Insurance Report, pN/A

August 23, 1996

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 559

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...of lawyers Kroll & Tract, New York, sounded an upbeat note about the London market. He **predicted** "substantial activity" in September, when, its litigation battles peacefully resolved, there would be a "renaissance and renewal..."

... of EMP arising from all sources, but only adopt those which look to be prudent' **investments** given the cost and our **current** level of scientific understanding about possible risks. Thus avoidance' means implementing measures that minimise exposure to...

11/3,K/12 (Item 2 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2003 The Gale Group. All rts. reserv.

01067366 Supplier Number: 40645235 (USE FORMAT 7 FOR FULLTEXT)
Mid-Term Demand Forecast for Telecom Equipment (Domestic Production) (Total
amount of production expected to be 2,779 billion yen in FY '92)
New Era Japan, n70, pN/A
Jan 15, 1989
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1485

... and fall of demand for specific products has become more and more
intense.

(2) Future Forecast

The value of total production of communications equipment for FY '92
is estimated to be 2,779...

...demand are expected to show slow but stable growth. NTT is expected to
keep its investment in digitalization at the current level, which
will slow down domestic demand, but the rest of the private sector will
pull...

11/3,K/13 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

12129649 SUPPLIER NUMBER: 59694038 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Cost analysis of SWF preventative, remedial measures in deepwater drilling.
Alberty, Mark
Offshore, 60, 1, 58
Jan, 2000
ISSN: 0030-0608 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2545 LINE COUNT: 00210

... History has shown that remediation is possible, although expensive.
Consideration needs to be given to current level of investment,
probability of avoiding the problem in a re-spud, depth of operations in
the current...of drilling techniques. A variety of operational drilling
proposals can then be simulated and the stress loads evaluated and
relative risks quantitatively assessed. This will be used to determine a
plan of action...

11/3,K/14 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

11331618 SUPPLIER NUMBER: 55671968 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Financial repression and firm self-financing of investment: empirical
evidence from Brazil. (Statistical Data Included)
NATKE, PAUL A.
Applied Economics, 31, 8, 1009
August, 1999
DOCUMENT TYPE: Statistical Data Included ISSN: 0003-6846
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 8066 LINE COUNT: 00751

... the specification tests could help determine which hypothesis best
supports the data.

(10) When the predicted value of lnliqast is calculated via the
Shaw hypothesis (Equation 2) and added to the McKinnon...of restrictive
conditions: (1) planned investment spending for next period is always
greater than the current level of investment spending. If planned
investment expenditures are not increased then there is no finance motive

and current investment spending could...

11/3,K/15 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

09971589 SUPPLIER NUMBER: 20126880 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Managing risk: the Applied story. (interview with James C. Morgan, chief
executive officer of Applied Materials Inc.) (Interview)
Korczynski, Ed
Solid State Technology, v40, n11, p208(4)
Nov, 1997
DOCUMENT TYPE: Interview ISSN: 0038-111X LANGUAGE: English
RECORD TYPE: Fulltext
WORD COUNT: 3484 LINE COUNT: 00257

... more difficult. How can Applied continue to demonstrate the 15-20%
sales gains that Wall Street analysts would like to see?

Morgan: That has not been our concern. What we're seeing...

...announced some very large investments for the 300-mm transition. Do you
see that your current investment level will continue?

Morgan: We're spending about a half billion dollars on R&D, plus...

11/3,K/16 (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

09009676 SUPPLIER NUMBER: 18685747 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Tax-exempt debt and the capital structure of nonprofit organizations: an
application to hospitals.
Wedig, Gerard J.; Hassan, Mahmud; Morrissey, Michael A.
Journal of Finance, v51, n4, p1247(37)
Sep, 1996
ISSN: 0022-1082 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 15648 LINE COUNT: 01279

... and four acquire less tax-exempt debt than otherwise predicted by
their cash needs or current leverage level. They also undertake
marginal fixed investment in order to relieve the project financing
constraint. In our view, this represents the most...tax-exempt for taxable
debt, even where the overall debt level is at its target value. This is
predicted by our theory and, as noted earlier, is an efficient means of
optimizing the hospital...

11/3,K/17 (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

07878370 SUPPLIER NUMBER: 15496495 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The relative efficiency of inflation indicators: a vector autoregressive
study.
Deravi, Keivan; Hegji, Charles E.
Quarterly Review of Economics and Finance, v34, n2, p159(14)
Summer, 1994
ISSN: 1062-9769 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 6083 LINE COUNT: 00487

... and Small (1989; 199 1). These authors start with the question,
What long-run price level will the current holdings of the monetary
aggregate M2 support? This long-run equilibrium price level, denoted P(*)
("P-star"), is formally...

...productivity-adjusted unit labor costs. The study finds that "unit labor costs have no incremental value for predicting inflation, but the output gap does." However, Mehra also finds that the output gap has... Reserve Bank of Chicago, Economic Perspectives 14: 2-11. [13] Mehra, Yash P. 1988. "The Forecast Performance of Alternative Models of Inflation." Federal Reserve Bank of Richmond, Economic Review 74. 10-18... ..1-48. [18] Stockton, David J. and James E. Glassman. 1987. "An Evaluation of the Forecast Performance of Alternative

11/3,K/18 (Item 6 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

06794573 SUPPLIER NUMBER: 14724779 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Investment. (Swedish economy)
Swedish Economy, p56(12)
Autumn, 1993
ISSN: 0039-7296 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 3229 LINE COUNT: 00265

... without additional capacity is smaller now than, for instance, in the early Eighties. At the present low level of investment, a substantial increase is needed just to maintain the existing capital stock. Some further improvement...3

Sources: Statistics Sweden and the Institute

Industrial construction is assumed to expand in the forecast period and activity in the construction sector will go on rising (Table 6.6). A further sharp fall...

11/3,K/19 (Item 7 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

06515874 SUPPLIER NUMBER: 14028204 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Paper and allied products. (Industry Overview)
Smith, Leonard; Stanley, Gary L.
U.S. Industrial Outlook, p10-1(23),
Annual, 1993
DOCUMENT TYPE: Industry Overview ISSN: 0083-1344 LANGUAGE:
ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 20913 LINE COUNT: 01726

... writing and sanitary tissue sectors. The U.S. industry will also seek to increase its current level of investments (still relatively small) in Eastern Europe, either through licensing its technology or through direct participation...industry should be more competitive with its counterparts in Western Europe and Japan, which already stress edge crush testing over burst strength for their corrugated containers. This will be particularly important for the U...about 1,300 feet per minute by 1997.

U.S. exports of corrugated products (in value terms) are forecast to climb an average of 10 percent annually over the 1993-97 period, buoyed by...

11/3,K/20 (Item 8 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

05441362 SUPPLIER NUMBER: 11165713 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The interactions between the investment, financing, and dividend decisions of major U.S. firms.
Pruitt, Stephen W.; Gitman, Lawrence J.
Financial Review, v26, n3, p409(22)
August, 1991

... determine whether the respondent's firms' previous investment levels and/or inventory or capital asset positions influence current investment decisions. Although a positive consensus was not achieved in response to any of these statements...believe that their firms' debt/equity issuance decisions are driven by factors such as the level of current investment expenditures, the degree of financial leverage, interest rates, and liquidity. Conversely, factors such as dividend...

...the two questionnaires gathered information on the variables that respondents felt would be of greatest value in predicting their firms' investment, financing, and dividend decisions during the current calendar year. Methodologically, respondents were...

11/3,K/21 (Item 9 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

05219805 SUPPLIER NUMBER: 11258134 (USE FORMAT 7 OR 9 FOR FULL TEXT)
A model of channel member performance, dependence, and satisfaction.
Lewis, M. Christine; Lambert, Douglas M.
Journal of Retailing, v67, n2, p205(21)
Summer, 1991
ISSN: 0022-4359 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 7406 LINE COUNT: 00659

... been rejected because other important factors are not represented in the model.

[H.sub.4] predicted that performance has a positive effect on the assignment of credit or blame to one's partner...all may play a larger role in the decision to reinvest than the franchisee's current level of investment or satisfaction with the franchisor and the relationship. The key, therefore, may be in the...

11/3,K/22 (Item 10 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

03932729 SUPPLIER NUMBER: 08051945 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Strength of fixed investment in major industrial countries.
World Economic Outlook, p68(6)
April, 1989
ISSN: 0256-6877 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 2762 LINE COUNT: 00221

... relation to production expectations. Given the widespread upward revision of investment forecasts and the poor forecasting performance of estimated investment equations, the following discussion of the factors behind the investment surge will...reduced in the near future in those countries.

Another explanation for the current strength of investment is the current high level of corporate profits. The data on profits in manufacturing industry as a percentage of output...

11/3,K/23 (Item 11 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

02983584 SUPPLIER NUMBER: 04720109 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Construction outlook for 1987.
Construction Review, v32, p2(15)

Nov-Dec, 1986

ISSN: 0010-6917

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 11755

LINE COUNT: 00980

... have to be spent annually for the rest of this century, in addition to the **current level of investment**, to restore most of the infrastructure to good condition. Because of federal budget restraints, funding...1978-87

Table: 4: Private Housing Starts, by Type of House, 1980-87

Table: Recent **Performance** and **Forecast** : Mobile Homes (SIC 2451)

Table: Historical Trends: Mobile Homes (SIC 2451)

Table: 5: Construction Expenditures...

...CAPTIONS: demand, 1978-87. (table); Private housing starts, by type of house, 1980-87. (table); Recent **performance** and **forecast** : mobile homes. (table); Historical trends: mobile homes. (table); Construction expenditures: type of structure, 1977-1987...

11/3,K/24 (Item 12 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2003 The Gale Group. All rts. reserv.

02966388 SUPPLIER NUMBER: 04293452 (USE FORMAT 7 OR 9 FOR FULL TEXT)

The return of earnings-driven stocks.

Kaplan, Elizabeth

Dun's Business Month, v128, p71(2)

July, 1986

ISSN: 0279-3040

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 1243

LINE COUNT: 00096

... that has accrued "so much negative goodwill" because of its persistent earnings disappointments that Wall **Street analysts** are ignoring the fact that Polaroid is gathering steam for an earnings explosion that "will...which would catapult the stock (currently at 9) over the \$20 mark, he believes.

Table: **INVESTMENT** UPDATE

Here's the **current status** of a number of **investments**, and a look at how they have fared over the past month and the past...

11/3,K/25 (Item 1 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2003 The Dialog Corp. All rts. reserv.

03336806 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Survey - Charities Annual Review: Assets & Liabilities - How can charities best match their current investment position against their future income needs in today's volatile market?

PATRICK SETH/Baring Asset Management

Compiler: CERI JONES

INVESTORS CHRONICLE, p16

October 30, 1998

JOURNAL CODE: FIC

LANGUAGE: English

RECORD TYPE: FULLTEXT

WORD COUNT: 1608

(USE FORMAT 7 OR 9 FOR FULLTEXT)

Survey - Charities Annual Review: Assets & Liabilities - How can charities best match their current investment position against their future income needs in today's volatile market?

... 20 year plus) returns from the key asset categories.

How do we arrive at our **return forecasts**? Our expected **return** on UK bonds shown above simply represents the gross yield on long dated gilts. For...

... for dividend growth in line with UK GDP growth. Subtracting the tax credit produces a **forecast return** of 7.9 per cent pa. Our forecast for

overseas equities reflects a similar methodology to UK equities.

The slightly lower **return forecast** from overseas rather than UK equities reflects the lower yields of overseas markets. No allowance...

... to maximise returns, charities might elect to be 100 per cent invested in equities. Yet **forecast returns** rarely conform to expectations on a year to year basis. As investors have seen with...

11/3,K/26 (Item 1 from file: 995)
DIALOG(R)File 995:NewsRoom 2000
(c) 2003 The Dialog Corporation. All rts. reserv.

0067029641 15260WY8

Taxman taking a bigger cut of earnings, says accountant

Sims, Christopher

Herald (UK), p18

Monday, May 8, 2000

JOURNAL CODE: ACTF LANGUAGE: ENGLISH RECORD TYPE: Fulltext

DOCUMENT TYPE: Newspaper

WORD COUNT: 437

...side of the economy from the Budget's public sector largesse, which, after consumer spending, **now** exceeded the **level** of private **investment** and exports as one of the key economic drivers in Britain.

"One per cent is...

EVENT NAMES: CORPORATE **PERFORMANCE** ; ECONOMIC STATISTICS; **FORECASTS** ;
GOVERNMENT; MONETARY POLICY; POLITICAL AND PUBLIC AFFAIRS; PRODUCTIVITY;
STOCKS AND SHARES; THEORETICAL ANALYSIS

12/TI,PY,AZ/1 (Item 1 from file: 349)
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01056423

DERIVATIVES HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING EXCHANGE
THEREFOR
PRODUITS DERIVES PRESENTANT DES RENDEMENTS AJUSTABLES BASES SUR LA DEMANDE
ET ECHANGES COMMERCIAUX ASSOCIES
Publication Year: 2003

12/TI,PY,AZ/2 (Item 2 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00994559

DIGITAL OPTIONS HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING
EXCHANGE THEREFOR
OPTIONS NUMERIQUES A RETOURS AJUSTABLES BASEES SUR LA DEMANDE ET BOURSE
D'ECHANGES COMMERCIAUX AFFERENTE
Publication Year: 2003

12/TI,PY,AZ/3 (Item 3 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00943627

MATCHING ANGEL INVESTORS WITH ENTREPRENEURS
MISE EN CORRESPONDANCE D'INVESTISSEURS PROVIDENTIELS AVEC DES ENTREPRENEURS
Publication Year: 2002

12/TI,PY,AZ/4 (Item 4 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00939231

LIFE INSURANCE PRODUCTS UNDER A SINGLE APPROVED FORM
PRODUITS D'ASSURANCE-VIE SOUS FORME REGLEMENTAIRE UNIQUE
Publication Year: 2002

12/TI,PY,AZ/5 (Item 5 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00923939

STOCK EXCHANGE SUPPORTING SYSTEM, METHOD FOR SUPPORTING STOCK EXCHANGE, AND
STORAGE MEDIUM STORING STOCK EXCHANGE SUPPORTING PROGRAM FOR
IMPLEMENTING THE SAME METHOD
SYSTEME ET PROCEDE DE SUPPORT DE BOURSE, ET SUPPORT DE STOCKAGE COMPORTANT
UN PROGRAMME DE SUPPORT DE BOURSE PERMETTANT DE METTRE EN OEUVRE LEDIT
PROCEDE
Publication Year: 2002

12/TI,PY,AZ/6 (Item 6 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00831848

COMPUTERIZED SYSTEM FOR PROVIDING OFFSHORE INVESTMENT SERVICES
SYSTEME INFORMATISE FOURNISSANT DES SERVICES D'INVESTISSEMENT
EXTRATERRITORIAUX
Publication Year: 2001

12/TI,PY,AZ/7 (Item 7 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00794342

INVESTMENT ANALYSIS AND MANAGEMENT SYSTEM FOR GENERATING FINANCIAL ADVICE
ANALYSE D'INVESTISSEMENT ET SYSTEME DE GESTION POUR LA FORMULATION DE
RECOMMANDATIONS A CARACTERE FINANCIER

Publication Year: 2001

12/TI,PY,AZ/8 (Item 8 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00784126

SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR AN EXCEPTION RESPONSE TABLE
IN ENVIRONMENT SERVICES PATTERNS

SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION DESTINES A UNE TABLE DE REPONSE
D'EXCEPTION DANS DES CONFIGURATIONS DE SERVICES D'ENVIRONNEMENT

Publication Year: 2001

12/TI,PY,AZ/9 (Item 9 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00772920

ON-LINE SAVINGS MODEL

MODELE D'EPARGNE EN LIGNE

Publication Year: 2001

12/TI,PY,AZ/10 (Item 10 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00760515

METHOD AND SYSTEM FOR INTERNET BANKING AND FINANCIAL SERVICES

PROCEDE ET SYSTEME DE SERVICES BANCAIRES ET FINANCIERS SUR INTERNET

Publication Year: 2000

12/TI,PY,AZ/11 (Item 11 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00484633

COMPUTER ASSISTED AND/OR IMPLEMENTED PROCESS AND ARCHITECTURE FOR
ADMINISTERING AN INVESTMENT AND/OR RETIREMENT PROGRAM

PROCEDE ASSISTE ET/OU APPLIQUE PAR ORDINATEUR ET ARCHITECTURE PERMETTANT
D'ADMINISTRER UN INVESTISSEMENT ET/OU UN PLAN DE RETRAITE

Publication Year: 1999

12/3,K/10 (Item 10 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00760515 **Image available**

**METHOD AND SYSTEM FOR INTERNET BANKING AND FINANCIAL SERVICES
PROCEDE ET SYSTEME DE SERVICES BANCAIRES ET FINANCIERS SUR INTERNET**

Patent Applicant/Assignee:

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designated states except: US)

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RUCCI Joseph J Jr, 61 Woods End Road, New Canaan, CT 06840, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

ELLIS William T (agent), Foley & Lardner, 3000 K Street, N.W., Suite 500,
Washington, DC 20007-5109, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073933 A2 20001207 (WO 0073933)
Application: WO 2000US14728 20000526 (PCT/WO US0014728)
Priority Application: US 99136400 19990527

Parent Application/Grant:

Related by Continuation to: US 99136400 19990527 (CIP)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 25685

Fulltext Availability:

Detailed Description

Detailed Description

... invention provides that each customer could access the account at any
time to confirm the **current** **status** of the account. Account balances,
investment asset choices, lines of credits, insurance options, and all
benchmarks and notification features can be...

12/3,K/11 (Item 11 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00484633 **Image available**

**COMPUTER ASSISTED AND/OR IMPLEMENTED PROCESS AND ARCHITECTURE FOR
ADMINISTERING AN INVESTMENT AND/OR RETIREMENT PROGRAM**

**PROCEDE ASSISTE ET/OU APPLIQUE PAR ORDINATEUR ET ARCHITECTURE PERMETTANT
D'ADMINISTRER UN INVESTISSEMENT ET/OU UN PLAN DE RETRAITE**

Patent Applicant/Assignee:

EDELMAN Fredric,

Inventor(s):

EDELMAN Fredric,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9915985 A1 19990401
Application: WO 98US19787 19980923 (PCT/WO US9819787)
Priority Application: US 97936020 19970923

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CZ DE DK EE ES FI
GB GE GH GM HR HU ID IL IS JP KE KG KR KZ LC LK LR LS LT LU LV MD MG MK
MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN
YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY
DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML
MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 16015

Fulltext Availability:

Detailed Description

Detailed Description

... formatted to provide the precise means of preparing the daily
transaction summary and summary of **current position** -, the
end-of-period **investment** performance and position report: the
end-of-period reports to account holders: the end-of...

16/TI,PY,AZ/1 (Item 1 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00988008
FINANCIAL PORTFOLIO RISK MANAGEMENT
GESTION DU RISQUE DU PORTEFEUILLE FINANCIER
Publication Year: 2003

16/TI,PY,AZ/2 (Item 2 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00857286
ONLINE MEDIA EXCHANGE
ECHANGE DE MEDIAS EN LIGNE
Publication Year: 2001

16/TI,PY,AZ/3 (Item 3 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00800759
FINANCIAL PORTFOLIO RISK MANAGEMENT
GESTION DES RISQUES DES PORTEFEUILLES FINANCIERS
Publication Year: 2001

17/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01889619 05-40611

Can Qualcomm be the next Microsoft?

Creswell, Julie

Fortune v140n6 PP: 263-264 Sep 27, 1999

ISSN: 0015-8259 JRNL CODE: FOR

WORD COUNT: 882

...TEXT: this year. Since March, Qualcomm's turbulent stock has surged from around \$35 to its current level of \$190. Wall Street analysts now predict longterm revenue growth of 35% per year and have boosted the average earnings...

...maintain its distance between itself and its competitors" for some time, says Jim Hillary, a portfolio manager at Marsico Capital Management in Denver.

If Qualcomm has an Achilles' heel, it's...

17/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00987156 96-36549

Forecasting international equity correlations

Erb, Claude B; Harvey, Campbell R; Viskanta, Tadas E

Financial Analysts Journal v50n6 PP: 32-45 Nov/Dec 1994

ISSN: 0015-198X JRNL CODE: FIA

WORD COUNT: 5902

...ABSTRACT: a method for forecasting multiperiod equity correlations. Two applications are investigated: out-of-sample global portfolio allocation and derivative instruments.

...TEXT: not symmetric.(3)

Knowing how stocks will comove in different market scenarios is important for portfolio management. Indeed, Harlow and Rao and, later, Harlow showed that portfolios constructed so as to...

... increases or decreases in down markets. Increased correlation in down markets reduces the benefit of portfolio diversification.

Measuring correlation in up and down markets follows the insight of Sharpe; the subsequent...higher in down markets, but the move down need not be big. The implication for portfolio management is clear. If a portfolio is formed based on average correlations, which implicitly assumes symmetry, the performance of the investment could be worse than expected in down markets because the correlations increase. The lesson is...

... differences and similarities. Kaplanis used a rolling measure of correlation, an ex post measure. For portfolio management over a given horizon, this measure directly relates to portfolio performance. In contrast, the Longin and Solnik GARCH model produces a measure of expected or... modified to allow for time-varying conditional correlations, the forecast horizon is one month. Most portfolio managers are evaluated over a longer horizon.

The common feature of the Kaplanis and the...

...Kaplanis's idea that the rolling ex post correlation is the measure best suited for portfolio management.(13) From Longin and Solnik, we adopted the instrumental variables approach to forecast correlations...five-year

correlations and a first-order autoregressive model. (20) For France, the U.S. return correlation is forecasted to remain stable at the present level of about 50 percent. The German-United States correlation is expected to decline from the...

...of 64 percent to 86 percent, according to the forecasting model.

CONDITIONAL CORRELATIONS IN QUANTITATIVE INVESTMENT MANAGEMENT

The most important input for quantitative asset management programs is expected return. Asset weights...

... are to expected returns. Nevertheless, differences in correlation will influence the calculation of the optimal portfolio weights.
Tactical Asset Allocation

To focus on the impact of the correlation forecasts, we compared...

... for the various correlation-forecasting models detailed in Table 6 when the global minimum-variance portfolio is chosen. The global minimum-variance portfolio weights do not depend on expected return. Out-of-sample forecasts for the volatilities and...

... the autoregression model, or the regression model). Because the historical average is commonly used in portfolio selection, the discussion will focus on comparison of the historical average with the full-regression...

... model places a 19.6 percent weight on Canada, whereas the regression model places no investment in Canada. The historical result reflects the recent decrease in the Canadian correlations (see Figure...

... the Canadian correlations will rise to normal levels over the next five years. The German portfolio weight almost doubles from the historical to the regression model because the regression forecasts are...
...S.) asset allocation between equities and long-term government bonds. As expected, the minimum-variance portfolio places most weight in the bonds, although the weights assigned by the historical and regression...

...to those analyzed in our equity correlation analysis.

CONCLUSIONS

Correlation is an important input for portfolio management, but little is known about the behavior of correlation through time and the ability...have implications for asset management. We found that our correlation forecasts lead to substantially different portfolio weights in both global asset allocation and the domestic (U.S.) portfolio choice between stocks and bonds. Correlation forecasts are also critical in the valuation of derivative...

...two assets measured separately in bull markets and in bear markets.

2. W.F. Sharpe, Investments, 2nd ed. (Englewood Cliffs, N.J.: Prentice-Hall, 1981).

3. See E.F. Fama, "The...

17/3,K/3 (Item 1 from file: 476)
DIALOG(R) File 476:Financial Times Fulltext
(c) 2003 Financial Times Ltd. All rts. reserv.

0003015789 B05DOAJACQFT
Crown Zellerbach's Day Of Decision / US forest products group
WILLIAM HALL

Wednesday, April 10, 1985

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 797

...company which was paying out virtually all its net income in dividends despite an ambitious **investment** programme and was earning a mere 6.3 per cent on its equity, about the...

...Zellerbach shares would probably be trading in the low dollars 30 range compared with their **current level** of above dollars 40. Wall **Street analysts** believe that if Sir James were to pitch his price between dollars 45 and dollars...

17/3,K/4 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2003 The Gale Group. All rts. reserv.

07248996 SUPPLIER NUMBER: 15367865 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The wheel of fortune: the Southwest, like the nation, copes with economic twists and turns.

Hage, David

U.S. News & World Report, v116, n18, p51(4)

May 9, 1994

ISSN: 0041-5537 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 2222 LINE COUNT: 00171

... put a brake on the economy's fastest-growing sectors--housing, consumer durables and business **investment**. Exports, which account for about 11 percent of U.S. output, will almost certainly continue...

...controlling labor costs and reducing interest expense, according to Goldman, Sachs & Co., a Wall Street **investment** bank. Says Goldman economist Edward McKelvey: "They've found an ability to earn profits despite...million. The company is hiring some 700 production workers at its Houston headquarters, and Wall **Street analysts** say Compaq is now in a **position** to overtake Apple Computer as the nation's No.2 maker of personal computers.

Twenty...

17/3,K/5 (Item 2 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2003 The Gale Group. All rts. reserv.

06187197 SUPPLIER NUMBER: 13284622 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Chase shares get lift from Lehman analyst. (Chase Manhattan Corp.; Lehman Brothers Inc.; James M. Rosenberg) (Brief Article)

Matthews, Gordon

American Banker, v157, n241, p14(1)

Dec 17, 1992

DOCUMENT TYPE: Brief Article ISSN: 0002-7561 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 475 LINE COUNT: 00036

... James M. Rosenberg said he anticipates vigorous earnings momentum at Chase.

Mr. Rosenberg elevated his **investment** rating on Chase shares to "buy" from "Outperform." The stock was up 25 cents to...

...within two years, which would be a gain of between 35% and 53% over the **current level**.

Other Wall **Street analysts** have also warmed up to Chase recently. Lawrence W. Cohn of PaineWebber Inc. issued a...

17/3,K/6 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

08705388 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Feedback PLC - Interim Results
REGULATORY NEWS SERVICE
December 14, 1999
JOURNAL CODE: WRNS LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1274

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... has not yet recovered to previous levels. However, there are many encouraging aspects to the **current level** of sales activity, although **forecasting** the timing of this potential business remains difficult.

Feedback Incorporated, where the new management team...

...98 31 March 99 #'000s #'000s #'000s ----- Fixed Assets
530.6 617.0 546.2 **Investment** in Joint Venture 228.1 - 125.0 -----
----- 758.7 617.0 671.2 Current Assets... Net cash
(outflow)/inflow from operating activities (107.3) (67.2) 413.0 Returns on
investments and servicing of finance 1.8 1.7 (24.3) Preference dividend
paid (58.2...

17/3,K/7 (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2003 American Banker. All rts. reserv.

0131070
*** STOCK: Chase Shares Get Lift From Lehman Analyst**
American Banker - December 17, 1992; Pg. 14; Vol. 157, No. 241
WORD COUNT: 456

BYLINE:
By GORDON MATTHEWS

TEXT:

...James M. Rosenberg said he anticipates vigorous earnings momentum at Chase.

Mr. Rosenberg elevated his **investment** rating on Chase shares to "buy" from "outperform." The stock was up 25 cents to...

...within two years, which would be a gain of between 35% and 53% over the **current level**.

Other Wall Street analysts have also warmed up to Chase recently. Lawrence W. Cohn of PaineWebber Inc. issued a...

STN

FILE 'CONFSCI, INVESTEXT' ENTERED AT 14:18:24 ON 03 DEC 2003

L1 5012208 S INVESTMENT? OR (FINANCIAL? OR FISCAL? OR MONEY OR MONETARY OR
L2 120425 S (CURRENT OR PRESENT OR NOW) (2N) (POSITION? OR STATUS OR LEVEL)
L3 41294 S (STRESS OR STREET) (2W) (ANALY? OR TEST### OR EVALUAT?) OR (FOR
L4 463 S L1 AND L2 AND L3
L5 7 S (L1(5A)L2) (S)L3
L6 11 S (L1(5A)L2) AND L3
L7 4 S L6 NOT L5

STN

L5 ANSWER 1 OF 7 INVESTTEXT COPYRIGHT 2003 TFS on STN

SH Investment Conclusion

TEXT

INVESTMENT . . . (Y) 1,070 per share, or 83% above the current share price-a considerable potential return. PER-based target prices on either 3/01 or 3/02 forecast EPS would ***value*** the share at between (Y) 717 and (Y) 1,563 based on a PER multiple range of 15-25x. We have set a target. . . producing a positive surprise. As the main, dominant bank in an economy that makes up the nucleus of Kyushu, we think the current share price level represents an excellent long-term investment opportunity.

L5 ANSWER 2 OF 7 INVESTTEXT COPYRIGHT 2003 TFS on STN

SH Investment Summary

TEXT

Investment . . . at low cost. This attribute, combined with the group's 'build and sell' management approach to development, puts the group in a strong position in the current market.

Investment negatives

* Hutchison comprises 73% of Cheung Kong's current net asset value (NAV) and is expected to make up 73% of. . . FY99 earnings; as such, Cheung Kong's earnings from property in FY99 is expected to be only 21% of net profit, and the forecast value attributable to property is 45%. It could, therefore, be argued that Cheung Kong is more of a conglomerate than a property developer, . . .

L5 ANSWER 3 OF 7 INVESTTEXT COPYRIGHT 2003 TFS on STN

SH Strong Balance Sheet And High Free Cash Flow

TEXT

A . . . in 1H 1997). In East Germany this share was 28.7% in 1993 and it has been stable at 24-25% since.

The forecast value of building permission in general needs to be put into perspective as, particularly in East Germany, much building permission is currently not. . . no over-supply as opposed to apartment blocks and commercial property. As we expect the unemployment rate to at least stabilise at the current level, some small growth of housing ***investment*** should be possible.

...with a new customer group adding to demand...

STN

On top of this we expect the low-income houses to. . .

L5 ANSWER 4 OF 7 INVESTEXT COPYRIGHT 2003 TFS on STN

SH Insurance Brokers And Agencies - Operating Update

TEXT

INSURANCE . . . have to achieve
to regain competitiveness in world insurance markets. Falls in premium
rates are likely to lead to much lower underwriting **returns** than were
forecast when the companies were launched.

* Lloyd's companies operating in difficult markets.

* Underweight stance on sector.

Reconstruction will reduce syndicate. . . business written by the market.

Role of spread vehicles in doubt

Changes in the capital base of Lloyd's may also weaken the
position of the **current** listed companies. New
investment in the market
is coming from insurance specialists in the form of dedicated vehicles
and corporate syndicates which may elbow spread vehicles. . .

L5 ANSWER 5 OF 7 INVESTEXT COPYRIGHT 2003 TFS on STN

SH Gearing, Valuation And Outlook

TEXT

Bradford's . . . Due to the nature of the portfolio, debt is unsecured
which will serve to limit gearing below levels operated by commercial
property **investment** companies. However, the **current**
conservative **level**
offers significant scope for further expansion.

Valuation comment and forecasts . .

The year to April 1995 produced a 9.4% increase in current asset
values. . . of investment
properties (predominantly residential), and the current asset surplus,
net of forecast property trading profits. Overall, including realised
property trading profits, our **forecasts** reflect portfolio
value
increases of 6% to April 1996 and 7% to April 1997.

L5 ANSWER 6 OF 7 INVESTEXT COPYRIGHT 2003 TFS on STN

SH Valuation, Liquidity & Timing

TEXT

6 . . . LIQUIDITY & TIMING

Forecast 21.5% annual earnings growth over FY1993-95 gives a

EKD 12/03/2003

STN

multiple of 16.9x FY1995E earnings. Punwire is a good investment at the current level.

* Valuation

The stock trades at 16.9x FY1995E earnings.

Punwire trades at 25.0x historic earnings and 5.0x FY1995E book value. On forecast 21.5% annual earnings growth the multiple falls to 16.9x in FY1995.

* Liquidity

Listed in the Bombay Stock Exchange's B group, Punwire. . . .

L5 ANSWER 7 OF 7 INVESTEXT COPYRIGHT 2003 TFS on STN

SH Financial

TEXT

Financial

. . . any equity-related paper since November 1989.

The company's R&D has been stable in the last three terms at around (Y)1.6bn and its current level of long-term ***investment*** in securities at (Y)10.1bn is mostly in companies with which it has business relationships.

Depreciation has increased to almost (Y)4.0bn mainly as. . . profit of (Y)400mn when the sale takes place. This explains the difference between the company's current-term operating and recurring profit levels in our performance forecast ta

STN

L7 ANSWER 1 OF 4 INVESTEXT COPYRIGHT 2003 TFS on STN

SH Key Points

TEXT

Key Points

(***) The Insurance Information Institute has released its annual Groundhog Survey of "**Street**" **analysts**. (***) Little changed from the November Early Bird Survey that drew our criticism, the latest poll still shows expectations for a growth. . .

SH Summary

TEXT

The . . . slow markedly in 2003, and that the industry will continue to lose money on its underwriting operations. When one factors in the **current** ***level*** of **investment** income that the industry is generating, the arithmetic suggests a mid single-digit return on equity, on average. Not very exciting, and certainly. . .

L7 ANSWER 2 OF 4 INVESTEXT COPYRIGHT 2003 TFS on STN

SH Risk factors

TEXT

Risk . . . that) and credit agency analysis downgrades (in our view even without asset sales or equity infusion, Clear Channel in all likelihood maintains its **investment** grade **status** based on **current** cash flow projections). While we cannot utterly refute these marketplace risk insinuations, neither can we plausibly support such insinuations. Other risk factors. . .

TT Global rating definitions and allocation

TEXT

Global . . . dividend yield-12-month interest rate. The 12- month interest rate used is that of the company's country of incorporation, in the same currency as the **predicted return**.

(*) Investment banking services include, but are not restricted to, acting as manager/co-manager in the underwriting or placement of securities (within the past. . .

L7 ANSWER 3 OF 4 INVESTEXT COPYRIGHT 2003 TFS on STN

SH Adenoscan's Approval Update

TEXT

EKD 12/03/2003

STN

POSSIBLE . . . revision in our 1993 price target for the stock from \$31 to \$21. Given MRE's current price, we suggest that investors retain **current positions**, but refrain from further

investment in Medco's shares until Adenocard production comes on line, and this road block to Adenoscan approval disappears.

SH Background

TEXT

Background

. . . heart beats (Adenocard) and five additional adenosine products under development. The most important of these products is a pharmacological substitute for exercise **stress testing** called Adenoscan. In exchange for royalty income of 25 percent, Medco Research has licensed North American manufacturing and marketing rights of its. . .

L7 ANSWER 4 OF 4 INVESTEXT COPYRIGHT 2003 TFS on STN

SH New Economic Forecasts - 1991 Growth

TEXT

Economic News

New Economic Forecasts

1991 Growth Will Reach 6-7%

Revised central bank and think - tank forecasts of the Thai economy's '90-91 **performance predict** 1990 GNP growth of 9-10%, down from the 10.4% previously anticipated.

Growth is expected to be lower next year as well, . . .

SH Weight Of Domestic Money

TEXT

Analysis

Weight . . . as 1989's 11% did.

Comparing Thailand to the NICS in the early 80's suggests that as disposable income increases from the **present level**, *****investment***** in financial instruments should grow extremely rapidly.